

THE DEVELOPMENT OF OWNER OCCUPATION IN EDINBURGH 1918-1939

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# LIST OF ABBREVIATIONS

BS	Building Society
CC	City Chamberlain
CHAC	Central Housing Advisory Committee
D.Admin	Department of Administration Committee
DoH	Director of Housing
DHS	Department of Health for Scotland
EC	Edinburgh Corporation
ECA	Edinburgh City Archives
ER	Edinburgh Room
ESRC	Economic and Social Research Council
GAV	Gross Annual Value
GC	Glasgow Corporation
GCR	Glasgow Corporation Review
HC	Housing Committee
HLG	Housing and Local Government
HMSO	His Majesty's Stationery Office
HTP	Housing and Town Planning
HTPC	Housing and Town Planning Committee
MH	Ministry of Health
Min.HLSCTC	Minutes of the Housing Loans Sub-committee of the Treasurer's Committee
Min.HTP	Minutes of the Housing and Town Planning Committee
Min.NHSC	Minutes of the New Houses Sub-committee
Min.SCTC	Minutes of the Sub-committee of the Treasurer's Committee
Min.TC	Minutes of the Treasurer's Committee
Min.TCPLSC	Minutes of the Treasurer's Committee Property Loans Sub-committee
Min.TCPSC	Minutes of the Treasurer's Committee Planning Sub-committee
Min.TCSC	Minutes of the Treasurer's Committee Sub-committee



NLS	National Library of Scotland
PHC	Public Health Committee
PRO	Public Record Office
RIAS	Royal Institute of Architects in Scotland
SBH	Scottish Board of Health
SDAA	Small Dwellings Acquisition Act
SHAC	Scottish Housing Advisory Committee
SRO	Scottish Record Office
TC	Town Clerk
TrC	Treasurer's Committee
UK	United Kingdom
UDC	Urban District Council
USSS	Under Secretary of State for Scotland

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## ABSTRACT

The focus of this thesis is the growth of owner occupation in Edinburgh in the inter war period. The research used empirical data to test some of the theoretical debates about the relative importance of supply and demand factors in the growth of this tenure. Although Scotland had lower owner occupation rates and higher levels of council house building than England throughout this period, development in Edinburgh followed an English rather than a Scottish pattern. The reasons for this were investigated.

A main aim of the thesis was to examine, using occupational data, how the processes which led to tenure change were class related. The amount of tenure change in pre-1918 housing and also the movement into new build housing in the three main tenures were investigated. The thesis focused in particular on the way in which Edinburgh Corporation influenced the growth of private sector housing in Edinburgh. This was contrasted with the situation in Glasgow, where the main housing development in this period was in the public sector. The data sources used were Edinburgh valuation rolls, the Register of Sasines and Edinburgh City Archives.

The research concluded that the movement into owner occupation in the inter war period was class related and was dependent on income. However at a time when there were no particular tax advantages in owner occupation, and little chance of accumulation when selling a house, whether this tenure was chosen appeared to be dependent mainly on supply side decisions affecting the relative availability and desirability of both this and alternative tenures.

## INTRODUCTION

### 1.1 The Focus of the Thesis

This thesis is a contribution to the social history of housing and uses empirical material to examine and test some of the theoretical debates which focus on the growth of owner occupation. The study of housing is multi-disciplinary and the housing literature includes work by sociologists, political scientists, economists, economic and social historians and geographers, as well as by researchers in the fields of social policy and urban studies.

We might...define housing studies as the study of the social, political, economic, cultural and other institutions and relationships that constitute the provision and utilisation of dwellings. (Kemeny, 1992, p.8)

Although acknowledging that all these disciplines have shed light on particular aspects of housing provision, Kemeny has argued that there are dangers in the multi-disciplinary nature of housing studies and has criticised what he considered to be the a-theoretical nature of much housing research:

Despite growing interest in theoretical issues there remains a strong tendency for housing researchers to bury themselves in their own empirical and policy issues with almost complete disinterest (sic) in...abstract questions. (Kemeny, 1992, p.13)

He claims that housing research then becomes "a sterile and limited focus, concentrating on analysing the housing market and housing policy" (Kemeny, 1992, p.13). However it will be



argued in this thesis that some of the recent housing literature has, through an over-concentration on arguably sterile theoretical debates, rather neglected adequate empirical evidence. Although the analysis which forms the major part of this study is situated within a theoretical context, the main focus will be an examination of the causes of tenure change and, in particular, the growth of owner occupation in Edinburgh in the period between the First and Second World Wars, using archive and other primary source material.

Scotland had relatively lower owner occupation rates and higher levels of council house building than England throughout this period; however in Edinburgh, for reasons which have never, until now, been fully explored, tenure growth followed an English rather than a Scottish pattern. An examination of similarities and differences between the political, economic, and social conditions in Edinburgh and both Scotland and England should facilitate an explanation of the specific factors which affected the differential growth of owner occupation in this city. It will also allow some insights into the general causes of the growth of this tenure.

Although the subject of the thesis is the expansion of owner occupation, in order to understand what happened in this tenure it is also necessary to look at the development of both private sector rented housing and local authority housing which was built for general needs. In the private rented sector, data both on houses built before 1918 and new build housing from the inter war period will be analysed.

For the public rented sector, good quality council housing was produced in Edinburgh under the Housing, Town Planning, etc, (Scotland) Act 1919 (Addison Act) and the Housing (Financial Provisions) Act 1924 (Wheatley Act). It will be shown that in the 1920s and 1930s both council housing and private rented housing could be a preferred alternative to home ownership.

## 1.2 Testing Theories about the Growth of Owner Occupation in an Historical Context

It is important to look at the historical background to housing provision because much of the work which has attempted to theorise the growth of owner occupation was written in the context of the housing booms of the 1970s and 1980s. As a consequence, some of this literature tended to treat time-specific features of tenure as if they were universal attributes. For example the house price inflation which greatly increased the accumulation potential of owner occupation at this time led to the theorisation of the split between home owners and public sector tenants as a new major division in British society. It was claimed that this was separate from, and cut across, divisions in society that were class based (Saunders, 1988, 1990). Saunders also went on to suggest that there was a genetic predisposition to home ownership and that this was an essential part of "ontological security", that is an expression of personal identity and control over one's own environment.

The thesis claims that this work over-emphasised the importance of demand in the growth of owner occupation



because it was influenced by the particular economic circumstances of the 1980s. Indeed it is argued that consumption sector cleavages are, and have been over time, related to position in the labour market. It can also be claimed that Saunders was misguided in trying to construct a general theory of the growth of owner occupation based on the limited tenure choice of the 1980s. A real preference for owner occupation can only be expressed (and consequently be investigated) in a situation where choice between good quality housing in the three main tenures was possible. It will be shown that this choice, although dependent on occupational status, existed in Edinburgh between the wars. It is also important that tenures should be fiscally neutral. This means that all are subsidised to the same extent and there are no special tax advantages for owner occupation or any other tenure. This was more nearly the case in the inter-war period than in the 1980s. The years between the First and Second World Wars saw the introduction of legislation to subsidise the building of not only council housing but also both building for the private rented sector and for owner occupation. At this time the modern system of borrowing money for house purchase from building societies was also in place.

### 1.3 Investigating the Class Structure of Inter War Owner Occupation

Another important focus of the thesis is the class structure of owner occupation between the wars. Although assumptions have been made about the social groups who were moving into owner occupation during this period these are often



contradictory. Swennarton and Taylor (1985) claimed that this was mainly a middle class movement and David Byrne (unpublished) maintained that the important split was between skilled and unskilled manual workers. However no detailed systematic class analysis, using a recognised classification system, of social groups in each of the three main tenures over this period has been carried out.

The thesis aims to fill this gap by analysing occupational data for both pre-1918 housing and new build housing constructed between the wars. The main data sources were Edinburgh valuation rolls and the Register of Sasines. The Scottish annual valuation rolls of the period not only included the occupations of the owner and tenant of each property, but also included the rent. This was because the figure listed in the rolls as the rateable value of a property was also the actual rent paid. The Register of Sasines is the land register for Scotland and includes information about all property transactions. Data can be accessed both on properties and on all properties owned by each individual. The quality of information which can be obtained from these sources is available only in Scotland and the present investigation could therefore only have been carried out using Scottish sources. Occupational information from the valuation rolls was analysed using the 1951 census classification. Skilled workers were then separated into manual and non-manual categories using the occupational classification of the 1961 census, which was the first to differentiate between manual and non-manual workers.

In order to investigate the main periods of tenure change, data for the pre 1918 houses was collected over four time periods, that is 1900/1, 1919/20, 1929/30 and 1939/40. For most new build inter war housing, occupational information was obtained both for the first tenant or owner and for the tenant or owner in 1939/40. This was to enable changes in the class structure of tenures over the period to be investigated. The new build housing included all three tenures, that is general needs council housing, large scale private rented housing and housing for owner occupation. Although examples of both low and high rated areas are included in the study, the main focus of the empirical work is the middle range of housing. This was the main growth area for owner occupation between the wars.

When the rate of increase in owner occupation in Edinburgh was examined within a Scottish context it was apparent that although the population of Edinburgh was only around 40% that of Glasgow, significantly more houses were built for the private sector in Edinburgh between the wars than in Glasgow. Evidence from Edinburgh City Archives has indicated that the differences in tenure development between the two major Scottish cities was related in large part to the different ways that central government legislation was interpreted by their local authorities. Although the way in which local authorities built council houses in the inter war period has been covered in the existing housing literature, this says little about the powers of local authorities at the time to affect tenure development in their areas by subsidising building for the private rented sector or assisting and enabling home ownership. One



interesting aspect of the latter process, the selling of council housing in the inter war period, is also a relatively unresearched topic.

The aims of the thesis are therefore:

- 1 To identify the reasons for the differential tenure development in Scotland and England, and Scotland and Edinburgh, between the wars
- 2 To evaluate the relative importance of supply and demand factors in the growth of owner occupation by using historical data, particularly with reference to the inter war years
- 3 To examine how the processes which led to tenure change were related to specific classes
- 4 To analyse the way in which the local authority in Edinburgh influenced the relatively high rate of private sector building, and especially building for owner occupation, in the city between the wars.

Although the main focus will be on the inter war period, in order to understand later developments it will be necessary to include relevant information on the nineteenth and early twentieth centuries and on the post World War Two period.

#### 1.4 The Structure of the Thesis

Chapter 1 examines and evaluates the main contemporary theoretical debates on tenure change in the twentieth



century. The first section examines theories which concentrated on demand as a main causal factor in the growth of owner occupation. Next the work of analysts who focused rather on the structure of provision is considered and this includes comparative work. The literature review then goes on to look at explanations for tenure change which use historical data. Finally the Scottish housing literature is assessed. It can be claimed that the housing literature, and in particular the literature on housing in Scotland, tends to neglect the specific in favour of broad assumptions which often lack rigorous empirical testing. Gaps in the literature have been identified and these provide a focus for the empirical work in later parts of the thesis. The main research questions which will be addressed are identified. These concern the nature of the pattern of growth in housing, how this was funded, what key agencies were involved and what were the relative influences of central and local government.

Chapter 2 examines the sources and methods used in the research. It explains the main problems encountered, which were a lack of archival material on building firms and building societies, and the uncatalogued condition of Edinburgh City Archives, the major archival source used. This chapter also lists and describes the areas of housing in Edinburgh on which data was collected.

Chapter 3 is an historical overview of Edinburgh within a Scottish and British context. This chapter aims to investigate which features caused tenure in Scotland to develop in a different way from the rest of Britain. It

also examines the question of why owner occupation rates were higher in Edinburgh over this period than in the rest of Scotland. First there is a brief introduction to the spatial development of the city. Next the focus is on socio-economic conditions in Scotland and Edinburgh in relation to the rest of Britain. After this, differences in the historical development of Scottish and English housing are examined, the Scottish feuing system is considered and the effects of the Scottish Rating System on depressing the level of building for owner occupation and private renting assessed. The chapter attempts to discover why Edinburgh is an exception to the rule that in Scotland the main tenure in the housing growth of the inter war period was public sector housing. One of the main differences between Edinburgh and the rest of Scotland at this time was Edinburgh's more favourable economic structure, which meant that the city had relatively high proportions of middle class and skilled working class people. However, of crucial importance was the low level of rates, and particularly owners' rates, set in Edinburgh; this was a factor of political decisions made by Edinburgh Corporation.

Chapter 4 examines tenure change and the growth of owner occupation in Edinburgh both before and after 1918, using both primary and secondary source material. The aim of this chapter is both to provide an explanatory background to later sections of the thesis and to identify gaps in knowledge that will be filled by empirical research. The chapter examines housing development in Edinburgh and also considers general information about the inter war economy and housing legislation in this period. The level of home



ownership in Britain before accurate figures were available in the 1961 census can only be estimated and the only city for which tenure data was known to exist for more than one date was Cardiff for the years 1884 and 1914 (Daunton, 1976). However tenure percentages for Edinburgh have been either calculated or located for this thesis for the years 1855, 1914 and 1946. This, possibly unique, sequence enables accurate calculations of tenure change in the city over time to be made.

Chapter 5 focuses on important aspects of housing provision in Edinburgh between the wars. Information on local builders and building societies is examined together with details on the structure and functions of the local authority. An attempt is then made to predict which social groups were likely to be moving into owner occupation at this period by examining the relationship between local wage rates and housing costs. These predictions will be tested, using empirical data, in Chapter 6.

Chapter 6 investigates the degree of tenure change throughout the period, which social groups this affected and why such movement was taking place. First, data on the growth of owner occupation in pre-1918 property was analysed from 1900 onwards, including the movement out of tenements and into new build housing in the 1930s. Next, housing built after 1918 was investigated. Areas of housing in all three major tenures, that is private rented housing, owner occupation and general needs council housing were examined. It was found that for all tenures in each housing area there was a similar relationship between the average rateable



value of the housing and the class structure of the occupants. Although the movement into owner occupation in this period involved mainly white collar workers, there were substantial proportions of skilled and semi-skilled manual workers in the cheaper owner occupied property. In rented property there was characteristically a fall in the percentage of middle class tenants over the period with the more expensive property, such as 1919 Act council housing, showing the greatest fall.

Chapters 7 and 8 examine the selling between the wars of council houses which were built in Edinburgh under the 1919 and 1924 Acts. This process is considered in some detail since it reveals information not only on the attitude of Edinburgh Corporation to council provision but also on the position of former council houses in the housing market of the 1930s. It also allows the origins and destinations of council house purchasers to be investigated. Selling municipal houses was one of the ways in which Edinburgh Corporation influenced the growth of owner occupation in the city.

Chapter 9 moves on from this to focus more generally on the role which a local authority can play in interpreting housing legislation in order to achieve a desired aim. It is shown that assumptions about Scottish housing in the housing literature are usually based on Glasgow data and Edinburgh's higher level of home ownership is presumed to be the result of class related demand which was not present in Glasgow. However when empirical and statistical data on Edinburgh and Glasgow is analysed and then compared, a

different picture emerges. It will be argued that tenure development in Edinburgh and Glasgow is related not just to the different economic development of the two cities but also to differences in local policy and the divergent political priorities of their local authorities. In Edinburgh the priority was to restrict the provision of general needs council housing and expand the building of housing for private renting and owner occupation. This was done both for ideological reasons and to keep the local rates (the property tax) at as low a level as possible. In contrast to this Glasgow Corporation was apparently prepared to have high rates, particularly for owners, in order to increase the provision of general needs council housing.

Finally the concluding chapter sums up what has been done in the thesis and identifies topics for further research. The general conclusion is that movement into owner occupation in the inter war period was class related and was dependent on income. However to examine the class position of individuals only allows an estimation of their potential to move into owner occupation. In the inter war period, when there was fiscally broad tenure neutrality, and little chance of accumulation when selling a house, whether owner occupation was chosen appeared to be dependent both on supply side decisions and the availability of alternative tenures.



## CHAPTER 1: LITERATURE REVIEW

### SECTION I INTRODUCTION

This chapter will review and evaluate the main contemporary theoretical debates which are relevant to the growth of owner occupation in Britain in the twentieth century. Section 2 examines arguments which focus on housing consumption. These include attempts to analyse the way in which differential access to housing can structure inequality. The "housing class" model of Rex and Moore was heavily criticised but led analysts such as Pahl and Lambert et al. to propose alternative models to investigate relative housing advantage. The concept that the accumulative potential of home ownership was a basis for class formation was developed by Peter Saunders, who went on to claim that owner occupation not only made possible the accumulation of wealth but also fulfilled a basic human need for personal autonomy. Saunders believed that demand for home ownership was of prime importance in the growth of this tenure and that the structure of the housing market was influenced by the individual decisions of housing consumers.

Section 3 of the chapter reviews work which stressed the importance of the structure of housing provision in the growth of owner occupation by emphasising the role of supply side agencies and financial institutions. This includes some analysis of the importance of central and local government decisions in the growth of owner occupation. Section 4 focuses on literature on the historical



development of housing, including some which uses historical data to test some of the theories in Sections 2 and 3. The literature on tenure development in Scotland will be assessed in Section 5. Finally Section 6 will summarise the strengths and weaknesses of the housing literature and examine opportunities for further research. The main research questions to be addressed in the thesis will then be identified.

## SECTION 2: THE DEMAND FOR HOME OWNERSHIP

### 2.1 Early Attempts to Theorise Housing Provision

Early accounts of tenure change in Britain focused mainly on the development of housing policy in the inter war and immediate post World War Two periods (Bowley, 1945; Nevitt 1966; Donnison, 1967; Wilding, 1970). The work of Rex and Moore (1967) was the first attempt to theorise housing tenure. Here the type of housing achieved in inner city Birmingham was seen as being an important determining element in class formation and had an effect upon urban social structure that was independent of the labour market. Using the work of the Chicago school sociologists, and in particular Burgess's theory of urban growth, as a starting point, Rex and Moore formulated a theory of housing classes in order to clarify and explain relative urban disadvantage. In their categorisation, each housing class was separated from those above and below it by its power to achieve access to desirable accommodation. This model focused on conflict and competition over housing which was seen as a "central

process of the city as a social unit" (Rex and Moore, 1967, p.273). Rex and Moore claimed that the housing market in Sparkbrook represented a class struggle over housing. The existence of an allocation system for local authority housing meant that obtaining good quality accommodation need not be directly related to class position based on relationship to the means of production:

Houses in a modern city are not allocated simply by a process of competition in the market...men in the same labour situation may come to have different degrees of access to housing. (Rex and Moore, 1967, pp.273-4)

This work identified institutional procedures, such as the rules which local authorities had for allocating housing, as important elements in the formation of housing classes. In Rex and Moore's model, owner occupation was not necessarily the most advantaged tenure. Although the outright owner of a whole house and the owner of a mortgaged whole house were first and second in the hierarchy of housing classes, the owner of a house bought with short term loans (who has to let rooms in order to meet the repayments) was in the second last position, behind both council and private rental tenants.

Rex and Moore's work has been criticised in several ways. The most important of these was by Haddon (1970) who claimed that this work was not in fact a "class" categorisation but rather an empirical and descriptive account of current housing situations and was therefore a model which had limited application. He argued that because Rex and Moore had misunderstood the work of Max Weber, their work was not in fact a class analysis. What they had identified as



housing classes were merely status groups and differences between such "classes" were really status differences. In Weberian sociology, classes are stratified according to their relationship to the production and acquisition of goods. However status groups are stratified according to their access to consumption goods, in this case housing. Although status differences often mirror class inequalities, in analytic terms class and status are distinct, and housing, as an element of consumption, could not provide the basis for class formation. The housing that an individual achieved reflected his or her class situation, but did not determine it; differential access to housing was a result rather than a cause of inequality. Only when the ownership of housing provided the possibility of a financial return (for example when a house was sold or if income could be obtained from renting out property) could housing be said to give rise to genuine class divisions. Haddon also maintained that people currently in the same housing position could not constitute a "class", as Rex and Moore had claimed, since it was impossible to tell whether their present housing reflected their future housing potential, including the possibility of movement between tenures.

## 2.2 The Housing Class Debate

The concept of housing classes was developed further by Pahl who, like Haddon, believed that a model based on the current housing situations of individuals did not provide enough information about their housing potential to enable a valid class analysis. Pahl claimed that the means of access to



housing was the significant factor and here the crucial differentiating element was the possession of enough capital to allow house purchase. As a consequence of this, in Pahl's housing class model the first three classes were property owners and the fourth included all tenants (that is "those who *must* rent") without differentiating between those in the private and public sector (Pahl, 1975, pp.244-245).

Lambert et al. (1978) challenged the models of both Rex and Moore, and Pahl. They maintained that there was nothing autonomous about the housing situation of individuals since this essentially reflected their position in the class structure. As a result of empirical work in four Birmingham neighbourhoods, they concluded that present access to housing was not an indicator of future housing potential but that neither was ownership of capital. Their research rather suggested that the important factor was both central and local government intervention in the housing market:

Housing opportunities, whether for mobility or improvement, were bureaucratically defined and therefore the complexities of how the state influenced access to housing were worthy of study. (Lambert et al., 1978, p.148)

The "housing class" debate was developed by Peter Saunders who, in an early paper (1978), attempted to construct a theory of home ownership as a determining factor in class formation. He claimed that housing differed from other items of consumption because it provided opportunities for wealth accumulation and that Haddon, in his critique of Rex and Moore's work, had ignored this important aspect. If housing could be shown to be a source of real accumulation, even though this might be potential rather than actual, then

from a Weberian perspective owner occupation must be recognized as a basis for a distinct class formation, and could not merely be explained away in terms of status identification (Saunders, 1978, p.238). Indeed he maintained that because of this it gave rise to interests which cut across lines of class originating in the social organisation of production. He then went on to re-formulate housing classes as "domestic property classes" (Saunders, 1978, p.246). This new concept concentrated on the accumulation potential of home ownership rather than its use value.

Although he recognized that there were internal differences within such property classes in the extent to which they were able to realise the accumulative potential of home ownership, Saunders believed that, overall, owner occupiers and tenants had diametrically opposed class interests, even in the case of "disadvantaged" home owners, who might have low, or even negative, rates of accumulation. Class struggles between these groups, say for more subsidies for home owners (such as improvement grants or tax relief on mortgages) at the expense of subsidised rents or expenditure on council house building, represented, he claimed, real differences in political alignment.

### 2.3 Consumption Sector Theory

However Saunders later abandoned this attempt to construct a theory of home ownership as a determining factor in class stratification. In a paper written in 1984 he claimed that



housing tenure should be seen neither as the basis for a distinct system of housing classes, as in the work of Rex and Moore (1967), nor as a source of merely ideological divisions and interests. He suggested instead that social and economic divisions arising out of the ownership of key means of consumption, such as housing, were now, in a period of advanced capitalism, coming to represent a "new major fault line" in British society (Saunders, 1984, p.203). Privatisation of welfare provision was intensifying this cleavage to a point where sectoral alignment in regard to consumption (especially home ownership) might outweigh class alignments in respect of production.

Consumption sector theory refers to the growth in social division which accompanied state intervention in what were previously market economies. Hence "we may speak of 'consumption sectors' whenever consumption processes are divided between individualised and collective forms" (Dunleavy, 1979, p.418). In housing, the division lies between those who are dependent on the public or private rented sector and those who can afford owner occupation. Sectoral theorists (Dunleavy, 1979; Saunders, 1984, 1988; Pratt, 1986) claim that consumption locations may be partially independent of class locations and thus generate effects which outweigh those related to class. An example of such an effect is political alignment, where the consumption location of voters is thought to have a significant influence on voting decisions (Dunleavy, 1979, 1986; Johnson, 1987; Hamnett, 1989; Edgell and Duke, 1991). To sectoral theorists, tenure division has become equally or more important than either the Marxist analysis of class

division around the ownership or non-ownership of the means of production, or a Weberian class analysis where classes consist of groups of people who share a common position in the market place.

Saunders now accepted the criticism that home ownership was not a significant factor in the re-structuring of classes and admitted that his attempt to prove otherwise had been fundamentally flawed since it over-extended class theory:

...it elides the analytically distinct spheres of production and consumption. Class relations are constituted only through the social organisation of production. (Saunders, 1984, p.206)

However, while admitting that the ability to consume was to some extent dependent on location in the class structure, since the unemployed or those in low paid or insecure jobs were not in a position to gain access to privatised consumption, he maintained:

the logical primacy of production does not in itself demonstrate its social determinacy ...although consumption location is to a large extent dependent upon production location, it does not correspond to it, and it generates new and independent effects which may prove more significant (eg in structuring material life-chances and in stimulating political mobilisation) than the simple division between those who sell their labour power and those who purchase it. (Saunders, 1984, p.216)

He went on to claim that although consumption sectors had only arisen in the period of advanced capitalism, since it was state power which structured social and political cleavages, this change had been underway since the early period of industrialisation and consisted of three phases. In the first of these, consumption was organised through the



market and the role of the state was merely regulatory, as in the introduction of public health legislation in the nineteenth century. In the second period, extending from the end of the nineteenth century until the 1970s, direct state intervention came increasingly to dominate the provision of key items of consumption such as housing, health and education, since the cost of these was beyond most working class people. In the third phase, from the 1970s onwards, changes were made necessary by the growing strain placed on government finances by welfare provision. Because of this, Saunders believed that the dominant mode of consumption not only in housing, but also in transport, health and education, would increasingly be private. This process was facilitated by growth in real incomes:

For the last thirty years or so we have arguably been witnessing the transition from socialised to privatised mode of consumption...It is also clearly the case that universal provision by the state is in no sense functionally necessary in advanced capitalist societies and is now in the process of decline. (Saunders, 1984, pp.210-211)

However he admitted that in the case of owner occupation such "private" provision was still highly subsidised by the state, in the form of mortgage interest tax relief.

#### 2.4 The Accumulation Factor in Home Ownership

When considering whether domestic property was an enduring source of real accumulation, Saunders claimed that the major cause of the gains during the 1970s and 1980s was government subsidies and not house price inflation: "in which case owner occupiers may still gain during periods of stagnation

in the housing market" (Saunders, 1984, p.204). This emphasis on the importance of accumulation in home ownership can be criticised on several counts. It ignored the fact that subsidies for housing were a changeable aspect of political policy and not an intrinsic tenure feature. Harloe claimed that Saunders had underestimated the role of the state in providing tax subsidies:

Privatised consumption is likely to be dependent on continual state support, and it cannot simply be assumed that this support will continue, let alone expand to allow growing privatisation in the future. (Harloe, 1984, p.234)

However Saunders believed that periodic slumps in the housing market, far from being a source of instability, were likely to be temporary, with a "continuing long-term trend of rising real prices as the norm" (Saunders, 1984, p.204). In contrast, Duncan (1990) maintained that house price gains were much less consistent and assured than this. Although in the long term prices did tend to increase, falls in house prices were also liable to occur. In addition, he believed that such increases were, for various reasons, not as high as Saunders believed them to be. Much of the price gains which occurred were not derived from any intrinsic qualities of owner occupation but rather how it was financed and subsidised (Duncan, 1990; Ball, Harloe and Martens, 1988).

Edel also argued that house price inflation such as that which occurred in the 1970s might be a transitory or cyclical phenomenon. Drawing on the evidence of relative house price stability in Boston from 1890-1970 he concluded that the theoretical possibilities for accumulation



suggested by Saunders had not been realised historically, and consequently:

Continuing housing price inflation, and the generalisation of advantages gained from accumulation out of housing assets to the extent that a distinct fraction of labour is created, would, if they occurred, be an historically unprecedented break. (Edel, 1982, p.216)

Edel maintained that price increases in housing, as a factor of supply and demand, were to some extent self stabilising. Hence if unemployment were to rise and houses were repossessed, or if wages failed to rise, prices would fall. He wrote: " The vulnerability of the housing boom to the economic cycle is readily apparent" (Edel, 1982, p.216). However Ball, in contrast, emphasised that the existence of housing subsidies invalidated the use of a classic supply and demand curve to explain demand for housing. Mortgage interest tax relief shifted the supply and demand curve upwards, so demand was stimulated at all prices (Ball, 1986, p.152).

Saunders claimed that wealth generated by home ownership was realisable in terms of income. However "income" here was not used in the customary sense, but meant the profit realised on selling a house. This is a controversial topic in housing analysis, since it can be argued that any profit generated by a house sale is normally used in the purchase of another house. Because of this it should not be considered as "income", although admittedly disinvestment does occur (Kemeny, 1981; Ball, 1983; Forrest, Murie and Williams, 1990b; Hamnett, Harmer and Williams, 1991). Kemeny claimed that wealth can only be generated when

"trading down" to a cheaper house or when a home owner moves into rented housing: "Curiously then, the capital gains made on owner occupied housing do not generally accrue to anyone: they are simply passed from one owner occupier to another" (Kemeny, 1981, p.37). He also believed that this meant that the constantly increasing price of housing (the "capital gains of existing owners") was paid for through higher costs for remaining, or new, owner occupiers and were largely illusory (Kemeny, 1981, p.37). Similarly, Hamnett, Harmer and Williams maintained that the rise in house prices in real terms, and thus owners' capital gains, was paid for out of rising real incomes (1991, p.38). It was also claimed that the incidence of housing inheritance was unequal among different social classes and in different regions (Thorns, 1981, 1982; Berry, 1986; Forrest and Murie, 1987, 1989b; Stubbs, 1988), and was very strongly related to parental tenure (Hamnett, Harmer and Williams, 1991). Evidence shows that accumulation is not a universal attribute of home ownership; only some of this is realisable and overall its nature and source need to be carefully examined.

Thorns rightly claims that relative accumulation depended on an owner occupier's position in the labour market:

owner occupiers as a group do have the potential to accumulate and in this sense they share similar life chances and housing opportunities. However, the gains from owner occupation are not even across localities, regions, or occupational groups. Thus the property market is more likely to be a reinforcement of labour market positions and opportunities than vice versa. (Thorns, 1982, p.761)



The period when a house was purchased was also important, since long term home owners, especially those who purchased at an optimum point in the house price inflationary cycle, tended to make greater capital gains when selling than more recent house buyers. If they chose instead to remain in the same house they had the potential for raising a second mortgage on the increasing value of their property. All these arguments indicate that making money out of housing depends on a combination of inter-related circumstances and confirms that dealing with the subject of the accumulation factor as Saunders does, by stating that it is "natural" because it is dependent on assured government subsidies, is hardly an adequate analysis.

Gray, in an attempt to remove extraneous associations from what he believed should be simple tenure terms, has criticised Saunders "fetished" view of home ownership by suggesting that the tenure has been treated as if it "necessarily involves and determines specific patterns and structures of social relations" (Gray, in Merrett, 1982, p.267). Instead he suggested that any tenure category was simply a classification of one particular way in which housing could be consumed.

It is not in itself owner occupation that confers advantage to individuals, but existing wider-based social and economic processes affecting the distribution of income, wealth and power in society, and the particular characteristics of spatially and temporally specific housing policies and housing market processes. Having recognized this, it would be absurd to argue that the supposed societal advantages...can be said to spring from simply conferring the status of owner occupation onto an individual or family. (Gray in Merrett, 1982, p.279)

Since there was a problem with imputing causal relationships to any particular tenure, it would be necessary to look for a real material basis for the differences in social behaviour between households in different tenures, not just a "fetished" assumption that tenure itself automatically produced behaviour in some unstated way. Indeed many of the advantages enjoyed by owner occupiers lay in factors that were independent of tenure.

The question of whether the term tenure was being over-used as a "basic statistical and conceptual shorthand" in housing research was also raised by Barlow and Duncan (1988) who, in pointing out that Saunders' attempt to define classes empirically by using a tenure "shorthand" was inadequate, exposed a fundamental weakness in this argument. They rightly maintained that the term should refer rather to a whole range of financial, social, political and economic relations surrounding housing (Barlow and Duncan, 1988, p.221). However in Saunders' work "tenure mystification is back where it belongs, with broad, empirically unsupported and universalistic generalisations" (Barlow and Duncan, 1988, p.225). Indeed Saunders' analysis failed to take into account the differing interests within tenures, as in the case of owners with a mortgage and those in mortgage-free property. They argued that the misuse of this term by Saunders and others had impeded analysis of the reasons behind the apparent "failure" of local authority housing and the "success" of owner occupation.

Barlow and Duncan also maintained that an "imperialism" of tenure existed, since the term "tenure", as used in Britain



to denote different modes of ownership, might not be so meaningful in countries with different systems of housing provision, and was indeed historically variable. It is indeed the case that an examination of the position in other countries (Kemeny, 1981; Ball, Harloe and Martens, 1986; Duncan, 1990) or in Britain in earlier periods such as the late nineteenth century or between the wars (Craig, 1986; Franklin, 1986; Kemp, 1987; McCulloch, 1990; Byrne, unpublished) reveals a wide divergence from the British pattern which existed in the 1970s and 1980s. These findings support Gray's argument that:

The tenure itself is not monolithic, but varies spatially and temporally. Neither is it independent of society-wide economic, social and political processes. (Gray, in Merrett, 1982, p.289)

Using tenure as Saunders does distorts the function of what is essentially a simple classification term which should not be used as an analytic tool.

This controversy over the weight which should be given to tenure terms is related to the question of whether home owners should be viewed as a homogeneous economic and political group with the same interests. Claims have been made (Merrett, 1982; Thorns, 1981, 1982; Karn, Kemeny and Williams, 1985; Forrest and Murie, 1987, 1990) that working class home owners are often disadvantaged, and that consequently fragmentation occurs within the tenure. For example, Gray maintains that there is a tendency for the tenure to be regressive in operation, since the already privileged have access to the best housing (Gray in Merrett, 1982, p.278). Forrest and Murie have shown, in their study

of home owners in Bristol (1987, 1989a), that the level of housing achieved relates to the occupation of the male earner, with class related advantage to those in high status jobs who receive financial subsidies towards housing costs as an incentive to mobility. Lower class owners typically moved within a more limited area and their motivation for moving was not primarily investment.

Low income purchasers may enter home ownership because cutbacks in council provision deny them an alternative choice. The housing experience of those near the top and those at the bottom of the housing market will consequently differ greatly, both in quality of housing and accumulation potential. Pretecliffe (1986) maintains that owner occupied housing is variable in quality, and as it is extended down the class structure its relative advantages may be eroded. Similarly Alan Warde writes: "Because privatised provision in many cases creates collective problems, only the vanguard of a potential consumer group obtains high quality consumer experiences" (Warde, 1990, p.243). However Saunders maintains that although patterns of consumption will often depend on size and security of income, this is not necessarily related to class but can be influenced by life style factors, such as the number of earners in a household. Although consumption sectors can be fragmented, he believes that those in the same consumption sector location share certain fundamental things in common. Consequently, even though class is significant, it does not determine consumption. One important financial aspect of the benefits of home ownership was the inheritance factor:



...millions of working people stand at some point in their lives to inherit capital sums far in excess of anything which they could hope to save through earnings from employment...Taken together with the other potential advantages enjoyed by owner occupiers...the inheritance factor strongly suggests that consumption location may be every bit as important as class location in determining life chances. (Saunders, 1986a, p.158)

However, it has been shown that there are important temporal, spatial and social variations in inheritance, reflecting regional and class differences, and that the distributional effect will also reflect aspects of family size and structure (Forrest and Murie, 1990, p.152).

Pretecille, using research in the French housing market, supported the view of owner occupation as a fragmented tenure and also subscribed to the theory that class position structures access to consumption. He rightly argued against Saunders' "oversimplified dichotomy model of modes of consumption" (Pretecille, 1986, p.152) which left out too many of the major issues which did not fit neatly into this theory. These included differences within the private housing sector in quality, location, and use and exchange values. However Pretecille argued that although sectoral alignment could not be analytically independent from class structure, class did not necessarily determine consumption sector location:

Consumption conditions are factors of fragmentation inside one class...and may produce differences in political alignment in some cases. (Preteceille, 1986, p.153)

Saunders claimed that home ownership could be considered by socialists as exploitative, since it provided not only the means of accumulating wealth but also rights of control and

inheritance denied to non owners. He went on to maintain that a solution to inter-tenurial "exploitation" did not lie in the removal of the privileges associated with owner-occupation, such as tax relief and the rights of control over one's own environment. Instead, these should be extended to tenants, thus equalising rights between the tenures. If the main rationale behind home ownership was merely economic calculation, then Saunders believed that home ownership might then "fade away". However, in his view, the desire for home ownership went deeper than this. He believed that this tenure satisfied a fundamental psychological need for a concept that he called "ontological security", that is, an expression of personal identity and control over one's environment. He considered that this concept was a vital "push" factor in the growth of home ownership throughout the 20th century and that "in the case of housing...motives for purchase are as much expressive as economic" (Saunders, 1984, p.221).

## 2.5 Ontological Security

Saunders essentially saw the development of owner occupation as demand led; furthermore, although accumulation was an important aspect of this, demand was not based solely on financial advantage. He believed that the growth of this tenure depended to a large extent on the desire for personal security as an individual solution to the alienation which had been inherent in capitalist social relations since the nineteenth century:



"It is my contention that the desire for homeownership is primarily an expression of this need for ontological security...It is, in short, the individual solution to the societal problem of alienation, in the broadest sense of that term."  
(Saunders, 1984, p.223)

However, as Harloe rightly maintained, this was an "unsubstantiated (and unprovable?) hypothesis" (Harloe, 1984, p.236), since no actual evidence was offered either of the existence of a desire for ontological security or of the necessity that it be satisfied by owner occupation rather than by the security of tenure enjoyed by council house tenants. Indeed he believed that spatial variations in home ownership rates must in themselves throw doubt on this theory.

Saunders, in order to explore further the concept of ontological security which he believed to be an essential component of the growth in home ownership, attempted to set out a research agenda to "explore the role of the home in contemporary British society" (Saunders and Williams, 1988). This involved an examination of whether the home was central to people's lives and would thus outweigh the significance of their relations to the sphere of production. The main question posed in this research agenda was whether "possession", in Saunders' limited definition of "ownership" rather than a secure tenancy of a house, was necessary for the development of ontological security. If this was the case, then home ownership would be the only satisfactory tenure, since collective state provision or other tenure arrangements, however good an individual house might be, would fail to fulfil this basic human need. The role of the state was seen as significant, although Saunders and

Williams' antagonistic attitude to state intrusion: "The home stands as the symbolic antithesis to the state" (1988, p.88) would appear illogical in view of the part played by governments in subsidising not only council housing but also owner occupation. This was done by allowing tax relief on mortgage interest payments and also by forgoing capital gains tax and imputed rental income on owner occupied housing.

Sommerville rightly deplored the lack of rigour in Saunders and Williams' research agenda. He maintained that using the vague concept of Britain's different "cultural heritage" to explain the alleged ineffectiveness of corporate initiatives and state planning in Britain, rather than an analysis of economic and political factors, was inadequate (Sommerville, 1989, p.114). The reason behind this ineffectiveness was something which would need to be analysed in detail. Sommerville also criticised this work on the grounds that an explanation of the complex process of the development of home ownership by a simplistic analysis of one aspect of consumption (that is, the desire for personal autonomy) must inevitably be deficient, since it failed to grasp that consumption and production were both involved in tenure development. An adequate analysis should not just have concentrated on the ideal of the home but also have investigated the social context of "the institutions and ideologies which are dominant in British society today" (Sommerville, 1989, p.118).

Saunders' work on the process whereby owner occupation became the dominant tenure in Britain was not only



impoverished by his failure to analyse adequately the cultural context of owner occupation but was also flawed by a tendency to make sweeping assertions which he failed to back up with convincing empirical evidence. When he did attempt to investigate his theories empirically the results were not impressive. In a research project which began in 1986, 522 persons in 450 households in Burnley, Derby and Slough were asked a series of questions, mainly about their lifestyles and attitudes to the home (Saunders, 1989, 1990). Although the information sought included age of respondent, stage of family cycle and income, these important variables were not taken into account when key results were tabulated, since Saunders was interested only in tenure. However without an elimination of other factors it is impossible to isolate tenure as a single causative factor. Although Saunders claimed that his "natural desire to own" theory had been validated by this research, in fact his results were mixed and his sample of council house purchasers so small (45 over the three towns) that the findings do not justify this claim.

Data was analysed by dividing respondents into three groups, council tenants, owner occupiers (which rather strangely includes all owner occupiers, including council buyers), and council buyers. He is particularly interested in the latter group, who have changed tenure while living in the same house, and it is these people for whom he makes the most extravagant claims:

...their orientation to home is dramatically different from that of most of the tenants around them. (Saunders, 1990, p.273)

However an examination of the responses to the questions asked by the researchers does not support these assertions. Saunders claimed that answers to questions on the meaning of the home were of particular relevance (Saunders, 1990, p.273). However an examination of these responses showed that the percentages who chose "A place you own or worked for" were divided evenly between tenures (17% council tenants, 18% owners and 20% council owners). Those whose answers fell into the "Privacy, a retreat, peace" category were 4% for each tenure. Where "Independence, being your own boss" was concerned, there was admittedly a difference. Here 2% were council tenants, 4% all owners and 11% council owners. However the actual numbers were only 2, 12 and 5 (and the 5 "council owners" were also included as part of the 12 "all owners" category). It is difficult to understand how his conclusions about home owners, such as "they associate home more strongly with values such as personal autonomy" (Saunders, 1989, p.188) can be reached from an examination of this data. It is apparent that this methodology is flawed and the data inadequate to support such assertions:

...what does seem clear is that owners are more likely than tenants to express a sense of self and belonging through their houses, and that this difference has to do with the different ownership relations rather than any features of the housing itself. (Saunders, 1989, p.187)

Indeed Saunders also claimed that it was impossible for non-owners to find ontological security in their homes:

This does not mean that non-owners lack this sense of security, but rather that they must look elsewhere for it. (Saunders, 1989, p.191)



This is quite impossible to prove empirically and, as will be shown in Section 4, work which has an historical focus points to a different conclusion.

Saunders' work on the process whereby owner occupation became the dominant tenure in Britain is not only impoverished by his failure to analyse the so-called cultural context of owner occupation but is generally flawed by a tendency to make sweeping assertions which are unsupported by convincing empirical evidence. One recent aspect of his work is an examination of socio-biology as a rationale for his assumption that a primary goal of human beings must be to own their own homes. The claim that there is some kind of genetic basis to the desire for home ownership is completely un-testable. However he persists:

The question, therefore, is whether there is some need or disposition in human beings which, in the contemporary era, comes in some circumstances to be expressed through the specific cultural phenomenon of house ownership. (Saunders, 1990, p.69)

Saunders' work is significant because he has stimulated other analysts to produce, arguably, more interesting work. However a major limitation is his assumption that owner occupation is inevitably an advantaged tenure and consequently that an adequate explanation for its growth was

the level of effective demand on the part of consumers...most people have for many years aspired to owner occupation. (Saunders, 1984, p.213)

He keeps the housing policy debate firmly on the issues of tenure and subsidy, concentrating on such "preferences",

which he believes to be "natural" and even genetically based, rather than considering related issues, such as the structure of housing provision. He fails to take account of the fact that tenure choices are inevitably made within a context of economic and policy decisions, and changes in the social structure. Such work does not contain an adequate analysis of the relationship between demand for housing and the supply-side system, including the policy initiatives which have helped to structure the system of housing tenure. Section 3 will go on to review the work of analysts who rightly consider such supply side features to be important in explaining the growth of owner occupation.

## SECTION 3: SUPPLY SIDE FEATURES

### 3.1 Structures of Provision

So far the literature reviewed has concentrated upon demand as an important causal factor for the growth of owner occupation throughout the 20th century. However, as Ball has argued, the treatment of consumption as theoretically separable from the "wider social relations of provision of which they are part can lead to a misunderstanding of the causes of the problems at hand" (Ball, 1986, p.147). Although demand is undoubtedly an important element in this growth, comparative studies have indicated that it is the variable national structures of provision which have led to the situation where most European countries, including Scotland, have lower owner occupation rates than England. It is also the case that home ownership did not develop at



the same rate in different areas of Britain and this fact also requires a more complex explanation than demand alone. An important aspect of tenure development in the twentieth century involved decisions made by governments of different parties in response to a variety of political and economic situations. A key factor in the differential growth of home ownership is the interaction between national legislation and the policy decisions of the officials and elected councillors in each local authority (Dickens et al., 1985). In a capitalist economy, private housing is usually a commodity produced for profit. Central and local government decisions which affect subsidies for owner occupiers, or indeed general taxation levels, have an influence on the capacity of builders and developers to make a profit, and therefore structure demand by influencing both the supply of new housing and the turnover of existing housing (Ball, 1983). Legislation has also affected local supply side decisions concerning the sale of previously rented property by landlords to sitting tenants and others (Franklin, 1986; Hamnett and Randolph, 1988; McCrone and Elliot, 1989). This category includes the sale of council houses by local authorities (Forrest and Murie, 1988, 1990).

Kemeny (1981) has criticised many of the assumptions which underpin the ideology of home ownership and, by a comparative study of the dominant forms of tenure in other countries, has shown that the material wealth of a nation does not necessarily correlate with high levels of owner occupation; tenure is not related directly to either wealth or status. Kemeny refutes Saunders' claim that home ownership is inherently superior to renting and the product

of an innate desire to own rather than rent. He believes instead that there is no intrinsic reason why rented or collectivised housing should not involve the same security of tenure, freedom of mobility and household autonomy as is found in the owner occupied sector. Cultural differences between societies make for different priorities in terms of consumption: "This means that to understand tenure patterns it is necessary to consider tenure in the context of the whole social structure of individual societies" (Kemeny, 1981, p.7). Similarly Ball maintains that tenures, although legally defined, are not uniform and are subject to many possible influences:

Tenure is a legal term which defines a particular type of housing on the basis of the rights and obligations of the occupant. Clearly they are not invariant, but alter depending on contemporary social relations, laws, and economic circumstances. (Ball, 1986, p.157)

Kemeny, unlike Saunders, deals not just with how tenure influences the social system, but rather examines the changing processes through which housing tenure is socially constructed and the reasons why it takes particular forms. Like Saunders, he is concerned with the range from privatism to collectivism in society. However his concern is with the way in which the dominant built form affects this degree of privatism or collectivism: for example where flats predominate there is more need for collectivised recreational facilities and public transport. In this he has been criticised for being too deterministic and for failing to distinguish between the structure of relationships through which housing is provided and the way in which housing is consumed (Hayward, 1986).



Hayward believes that Kemeny neglected the system of housing provision, which included "the set of relationships between the numerous "actors" involved in the production and distribution of housing". These actors were:

...speculative capitalist builders, building workers, and landowners involved in the production of housing, and the state agencies, finance institutions, estate agents, solicitors, and existing house owners involved in the exchange of housing. (Hayward, 1986, p.213)

Hayward maintains that a powerful range of business and professional interests combined to provide a tenure pattern which was to their own advantage; power relationships mediate housing tenure policies (Hayward, 1986, p.213). This claim reflected earlier work by Pahl on urban managerialism.

### 3.2 Urban Managerialism

Pahl believed that although central and local governments were key agencies in the growth of owner occupation, the major financial institutions such as banks and building societies which controlled the flow of finance for house purchase also played an important role. He called key personnel in all these agencies "urban managers" and claimed that to understand the distribution of urban resources, including housing, it was necessary to study such people and interpret the rationale behind their decisions. He believed that the rules and criteria of access to housing were important because they reflected the "values of the dominant

class in market or command economies" (Pahl, 1975, p.246).

Therefore it was necessary have information on:

..not only the rates of access to scarce resources and facilities for given populations but also the *determinants* of the moral and political values of those who control these rates. We need to know how the basic decisions affecting life chances in urban areas are made. (Pahl, 1975, p. 207)

Pahl showed that local government officials had the capacity to manipulate the decisions of elected councillors by withholding information or by presenting it selectively. The most senior professionals could also influence the scope of local government legislation by exerting informal pressure on councillors. In some cases they also had some degree of control over income from rates (Pahl, 1975, p.269). Indeed he believed that had there not been a level of autonomy in local government to determine such aspects as rates levels, there would not be the difference in housing provision between local authorities which can be demonstrated by empirical research (Pahl, 1975, pp.270-271).

Pahl later re-formulated his original theory to take account of the criticisms that urban managers were not autonomous, but as "middle dogs", rather than "top dogs", worked under restraints stemming from their relations with both central government and the private sector:

...at best, they have only slight, negative interest over the deployment of private capital, and their powers of bargaining with central government for more resources from public funds are limited. (Pahl, 1975, p.269)



### 3.3 Tenure Change: The Breakup of the Private Rented Sector

One example of a study which focused on the role of such "gatekeepers" in the private sector was McCrone and Elliot's research on private landlords in Edinburgh. An important aspect of the growth of home ownership in Britain after the First World War was the transfer of privately rented flats or houses into owner occupation. A brief examination of this process will reinforce the necessity of considering the structure of provision as well as consumption when examining tenure development. This tenure change involved not only individual sales by landlords to sitting tenants but also sales on the open market once vacant possession had been obtained (Thorns, 1981; Daunton, 1983; McCrone and Elliot, 1989). An important aspect of the latter process was the large scale buying up of cheap previously rented property by flat-breakers (Hamnett and Randolph, 1988).

McCrone and Elliot examined the breakup of the private rented sector in Edinburgh, by focussing on the nature of class conflicts and changes in the nature of class power as a central process of tenure change. This manifested itself at several levels. Of prime importance was the power of the state, which not only introduced legislation in 1915 to restrict rents which landlords were able to charge but also, from 1919 onwards, initiated and developed the building of subsidised council housing. Such action by central government revealed that maintaining the profitability of private rented housing for landlords was not a high government priority. Indeed rent limitation, although restricting the profits of the rentier class, maintained

those of industrial employers; because housing costs were kept down, they did not have to raise wages to offset rising rents.

Hamnett and Randolph analysed the reasons behind the break-up of private rented, purpose built flats in London in the 1970s and 1980s, and concluded that this process resulted from a change in the relative profitability of such housing for the owners and "flat breakers" rather than being a product of consumer choice. In the 19th century, when conditions favouring mass home ownership were not yet in place (these included steady well-paid employment and easily available long-term finance for house purchase), private landlordism provided a safe and steady income for the small investor. The introduction of rent controls during the First World War, and the maintenance of these after the war, meant that landlordism became an insecure occupation. Thus government intervention in the housing market led eventually to a situation where properties in the private rented sector were sold to owner occupiers. For a climate favourable for owner occupation to develop, several structural changes had to occur. Hamnett and Randolph maintained that the most important of these were changes in the fiscal and financial environment, including favourable tax treatment of ownership relative to renting, higher interest rates and inflation, and changes in the structure of the residential mortgage market (Hamnett and Randolph, 1988, p.75).

Such studies help to confirm once more that demand alone was unlikely to be a causal factor in the growth in owner occupation. In fact, as Hamnett and Randolph's work



indicates, the London flat-breakers had to work hard to create a market in which private rented property could be sold to individual owner occupiers. Similarly, Forrest and Murie, in their studies of purchasing council tenants, found that the decision to buy tended to be made not because of dissatisfaction with the status of tenant but largely because of financial advantage:

...it is evident that 'exiting' from the state sector through sitting tenant purchase cannot be interpreted as simply being about dissatisfaction with council housing. There is no paradox in being highly satisfied with a council tenancy but taking advantage of generous terms of purchase...To interpret sitting tenant purchase under any circumstances as being a simple expression of disillusionment or dissatisfaction with state housing is erroneous. (Forrest and Murie, 1990, p.101)

These examples of the sale of previously rented property to sitting tenants and others illustrate both the interdependence of supply and demand factors and the importance of examining the historical background to structural changes in housing tenure.

## SECTION 4: HISTORICAL STUDIES

### 4.1 The Historical Development of Housing in Britain

The general background to housing development in Britain has been comprehensively covered up to the immediate post World War one period. Gauldie, 1974, and Tarn, 1971, 1973, have examined philanthropic initiatives in building housing for the working classes and also early slum clearance legislation. Work by Kemp, 1982, Englander, 1983, and

Daunton, 1983, has looked at landlordism and the development of working class housing in the period 1838-1914. Orbach, 1977, and Swenarton, 1981, have dealt with the building of the first subsidised council housing in Britain after the First World War. In contrast to this, relatively little has been written about the inter war period (although see Bowley, 1945; Daunton, 1984; Kemp, 1984; Craig, 1986; Morgan in Rodger, 1989; McCullough, 1990). In addition, the literature on the historical development of housing mostly focuses on housing produced for the working classes (Chapman, 1971; Sutcliffe, 1974; Melling, 1980) rather than on housing for the middle classes (but see Crossick, 1977; Simpson and Lloyd, 1977). Also most studies concentrate on English rather than British developments.

Research which deals with important aspects of housing using historical data (Craig, 1986; Franklin, 1986; Kemp, 1987; McCulloch, 1990; Byrne, unpublished) is relevant when attempting to evaluate the relative importance of supply and demand features in the growth of home ownership. Here it is significant that home ownership developed at different rates in British cities during the twentieth century. This was in part due to structural and economic factors which existed in the nineteenth century. Pahl has indicated that there was a gradual decline in local autonomy and an increase in the power of central government to determine national standards of municipal housing provision throughout the twentieth century. However he has also emphasised that this national standard was "grafted onto a wide variation in local infrastructure" (Pahl, 1975, p.281).



Work by Ball which claimed that the social status of the relatively few owner occupiers that existed at the turn of the century was variable, and that this was largely dependent on local supply side factors, supports this assertion. Regional differences were important, with relatively high working class ownership in a few manufacturing and mining districts. Ball claimed that this was largely due to the availability of funding for house purchase:

Institutional arrangements for the channelling and availability of mortgage finance and the ability to obtain finance for the initial deposits then, as now, were crucial in facilitating ownership. (Ball, 1983, p.25)

Similarly Craig, when writing about owner occupation in the 1930s, has indicated that home ownership was extended down the social scale by means of the "builders' pool system" (Craig, 1986). These were special arrangements between speculative builders and building societies to make mortgage funding available to purchasers of new build property.

#### 4.2 Different Social Conceptions of Home Ownership

Kemp has argued that if Saunders was right when he claimed that the lack of ontological security (caused by an erosion of the ties of kinship and tradition) in capitalist societies had led to a demand for home ownership, then there should also have been a demand for this in the pre 1914 housing market. However, historical research fails to find this demand:

...social conceptions of home ownership and of private renting before 1914 were in many respects very different from what they are today. Renting from a private landlord was generally seen as the normal (and an acceptable) housing tenure, while owner occupation was not so widely regarded as the ideal tenure; many households who could have afforded to buy chose not to do so. (Kemp, 1987, p.13)

Kemp noted that many of the attractions of home ownership today, such as the effect of inflation on mortgage costs, real price appreciation and the entitlement to mortgage interest tax relief, did not apply before 1914. He claimed that at this time it was not necessary to be an owner occupier to have security of tenure, because landlords were not trying to obtain vacant possession in order to sell in an inflationary housing market. Hence selling a tenanted property was actually easier than selling a vacant one. There was therefore an acceptable degree of security in private renting and this fact, together with an unwillingness to tie up capital which could be invested more profitably elsewhere, made it a popular tenure. He concluded that although the need for "ontological security" may have been one factor in the growth of home ownership, it would appear that wider housing markets and societal conditions were more important (Kemp, 1987, p.14).

The fact that owner occupation was not necessarily the preferred tenure, and indeed was often chosen because it was the only way to gain access to a desired type of housing, was indicated by the fact that in the 1930s low income owners often regarded home ownership as "a millstone round your neck" (McCulloch, 1990). McCulloch used a local study to show that the rights of owners in the 1930s were severely restricted by the building societies, which had an absolute



right to foreclose on a mortgage at any time, with or without any justification. Security of tenure in this period was not an intrinsic or inevitable characteristic of home ownership any more than it was in the early 1990s when record levels of homes were being repossessed. Also, the cost of buying a house between the wars could be crippling. Average rents were quoted as ranging from between 18.3%-23% of incomes, whereas mortgage repayments could range from 28%-46% (McCulloch, 1990, p.48). McCulloch concluded that people frequently became owner occupiers not necessarily because they preferred this tenure but because there was a lack of choice of other tenures in their locality.

Adrian Franklin (1986), like Kemp, claimed that Saunders' work ignored the fact that freedom of choice in housing, which is now virtually only obtainable through owner occupation, was previously achieved quite successfully through the private rented market. However Franklin believed that once acceleration in the growth rate of owner occupation had been established, this tenure would come to be preferred because it had then developed a superior status to alternative tenures. His research in the Victorian district of Bedminster in Bristol focused on the need to preserve relative status as a causal factor in the growth of home ownership. He claimed that although each housing decision had an individual content, the history of that choice was "collective" within informal reference groups and highly dependent upon the intention to live with reference to group norms:

Small, ego-centred and overlapping social groups consisting of kin, neighbours, acquaintances, and friends are a living, flexible repository of

support, personal history and identity...these groups express and articulate housing practices which in recent years have embraced owner occupation as a new status norm, not out of an especial sense of alienation. (Franklin, 1986, p.6)

It was therefore important to keep the cultural context of housing decisions in mind, since this both produced and changed meanings. In this way the desire for owner occupation was not a desire for ontological security, but could best be understood in terms of status and status opportunity; what was crucial to people was their position relative to others.

Thus we must conclude that a substantial part of the increase in owner occupation has been through lack of alternative better choices, and that preferences have been structured and influenced by government policy. . . My explanation for this, and for other housing decisions which explicitly choose ownership rather than tenancy, is that ownership is associated with high achieved status, and expresses not a desire to place oneself above and away from others, but to obtain recognition of a range of achievements, and principally to achieve culturally appropriate goals, within a specific predominantly chosen reference group. (Franklin, 1986, pp. 33-34)

Ball also claimed that status was an important element in the growth of owner occupation after 1920. He wrote: "as all of those households that could afford to buy flocked into owner occupation it rapidly developed a social kudos" (Ball, 1983, p.25). Similarly, Hamnett et al. maintained that class expectations played a crucial part in structuring consumption:

...both through constraints imposed by employment and income, and through class attitudes and expectations...consumption is class related but not class determined. (Hamnett et al., 1989, p.227)



Although Daunton's research on Cardiff has shown that levels of owner occupation in the nineteenth and twentieth centuries were class related (Daunton, 1977), the class structure of the movement into owner occupation between the wars is a matter of controversy. Swenarton and Taylor claim that the growth in owner occupation in Britain in the inter war years was overwhelmingly a middle class process:

By the late 1930s there was a clear distinction between the level of owner occupation in the middle classes (c.55%) and the working class (c.19%). The vast majority of the new owner occupiers of the inter war years belonged to the middle-income groups which could satisfy the status requirements of building societies by providing proof of regular and stable earnings. (Swenarton and Taylor, 1985, p.391)

They also claim: "By 1939 owner occupation had become more, not less middle class; less, not more working class" (Swennarton and Taylor, 1985, p.392).

However this assumption is challenged by David Byrne, who claims that Swenarton and Taylor are using inaccurate national figures to make their calculations. Byrne claims that the growth of owner occupation in Tyneside in the inter war period involved skilled manual workers and that the critical dividing line over who could, or could not, afford owner occupation came in the division between skilled and unskilled manual workers. An important aspect of access to owner occupation was reliability of income and it is claimed that some manual workers in the inter war period, for example most rail and bus workers, would have security of employment (McCulloch, 1990, p.48; Byrne, unpublished, p.6). Byrne maintains:

...the significant social division on Tyneside lay in the inter war years...not between manual and white collar workers but between well paid and poorly paid manual workers. The skilled manual working class and "white collar" workers had far more in common than the skilled manual had with the poor. This was not just a matter of income, although there was a continual overlap. There were also routes from skilled manual to "white collar" status. (Byrne, unpublished, p.6)

Housing analysts have made assumptions about the class structure of the movement into owner occupation between the wars using evidence in contemporary building society reports (Nevin, 1955, p.295). However the housing literature reveals little empirical work on this subject; where this has been done it was based on limited data (Byrne, unpublished). To redress the balance, work done for this thesis will attempt a more comprehensive class analysis of owner occupied housing and will also include an analysis of alternative tenures.

## SECTION 5: HOUSING IN SCOTLAND

The comparative and historical studies discussed above have indicated that generalisations about the growth of owner occupation which are based on demand are not a sufficient explanation for differential tenure development. Ironically, much of the literature on Scottish housing is flawed because it rather over generalises about supply side reasons for Scotland's low owner occupation rates. The Report of the Royal Commission on the Housing of the Industrial Population of Scotland, which was published in 1917, demonstrated clearly the extent of Scotland's poor housing conditions relative to conditions in the rest of



Britain. Most of the subsequent literature on general Scottish housing development has focused on the attempt to tackle Scotland's long standing housing problems by the building of a high proportion of public sector housing (Ballantine, 1944; Niven, 1979; Butt, 1983; Begg, 1987). This emphasis means that discussions of the tenure developments which make Scottish owner occupation rates different from those in England tend to centre on the legacy of poorer housing which has existed in Scotland from before the First World War and the higher proportion of social housing produced both in the inter war period and after the Second World War. Such discussion is almost always heavily based on housing developments in Glasgow and Strathclyde. If Edinburgh is referred to it is usually only cited because of its relative lack of progress in inter war council house building (Butt, in Gordon and Dick, eds., 1983).

This chapter by Butt, apparently the only work to compare housing development in the four Scottish cities between 1900 and 1950, obtained information on Edinburgh from the Third Statistical Account of Scotland (Keir, 1966). The Statistical Accounts have been described as "[varying] wildly (sic) in quality and utility" (Harvie, 1993, p.174) and research for this thesis has cast doubt on the usefulness of this source which can be inaccurate and misleading. Butt's paper views housing development in Edinburgh as an aberration from the Scottish norm, resulting from the fact that the Capital had a more favourable economic structure. The Scottish housing literature does not attempt to analyse why housing in Edinburgh has developed in a different way from Glasgow or to consider

exactly how and why tenure differences arose. This thesis will attempt to rectify this imbalance.

## SECTION 6 CONCLUSION

A review of the housing literature has indicated that the consumption sector approach neglects the spatial and historical background to tenure change. It is apparent from a review of some of the extensive literature on the development of owner occupation that much of the work tends to be generalised, is based on national assumptions and frequently lacks adequate supporting empirical evidence. Also much of the literature published in the 1980s, when the debate was most active, was written at a time when home ownership was booming. Since this boom was followed by a period where house prices fell sharply and many households became trapped by negative equity, conclusions reached in the 1980s may need to be reconsidered in the 1990s.

Analyses which focus on the demand of individuals are not in themselves sufficient to explain the complexities of the mass tenure change which has taken place since 1914. Ball, when criticising the consumption sector approach, writes:

The historical specificity of particular housing struggles is lost because no break has been made with the consumption orientated approach. The history of actual forms of housing provision is thereby denied and with it so are the social relations involved in that history and their linkages to the wider social structure. (Ball, 1986, p.156)



Although demand is undoubtedly an important aspect of the growth of home ownership in the twentieth century, it did not develop spontaneously. Historical studies have indicated not only that decisions by central government were fundamental in the development of this tenure but also that it was the interaction between national legislation and local supply side decisions which influenced differential tenure development. To examine adequately the growth of owner occupation it will be necessary to look at the role of local supply side agencies, within a broad framework of national legislation. It would also seem important to test theories about the growth of owner occupation not in the present situation where tenure choice has been limited by the ideological decisions of central government but rather in a situation where all tenures were available and where they were relatively fiscally neutral. This situation more nearly existed between the First and Second World Wars than in the 1980s. The growth of owner occupation in the inter war years has been identified as a subject which is relatively under-researched in the main housing literature.

As well as understanding the development of housing over time it is important to be able to interpret the underlying causes of the different tenure patterns of British cities and regions. David Byrne has stressed the need for locality based studies to counterbalance inaccurate national information. As an example of this, he criticises Swennarton and Taylor's assumption that the working class did not have adequate access to owner occupation in the inter-war years (Swenarton and Taylor, 1985, p.379) by pointing out that their argument is based on national

evidence of suspect quality. Indeed he maintains that contemporary national impressions of the housing situation were "frequently plain wrong" (Byrne, unpublished, p.27). Although regional differentiation and local sub-markets are a feature of the tenure, much research on owner occupation has tended to be generalised from national assumptions. It can be argued that the "necessary narrowing and sharpening of focus" (Gray, 1976, p.7) desirable in housing research requires a local study and that an historical study of the growth of a local housing market is an appropriate focus. As Daunton has written, drawing on his research on the decline of the private rented sector in the late nineteenth and early twentieth centuries:

The rise of owner occupation is not, as might be imagined from some rhetoric, a natural phenomenon reflecting deep-seated desires in the population, but rather the creation of particular circumstances. (Daunton, 1987,p.x)

The decision was made to choose Edinburgh for such a study because, although this city is the capital of Scotland, owner occupation rates have followed an English rather than a Scottish pattern throughout the twentieth century. The reasons for the differences in tenure development between Edinburgh and the rest of Scotland have not yet been adequately analysed; however there are indications that this pattern began in the inter war years. Because of this, a study of tenure development in Edinburgh between the wars will not only add to the social history of housing but should make it possible to evaluate the relative importance of local and national features in influencing tenure development.



The four main research questions which will be addressed in the thesis are therefore:

- (i) What was the pattern of the growth of home ownership in Edinburgh?

Although the only figures for the growth of owner occupation over time were thought to be data on Cardiff for 1884 and 1914 (Daunton, 1976) reliable Edinburgh tenure figures been located for various categories of property for the dates 1855, 1914 and 1946. This possibly unique sequence provides a necessary framework for the subsequent empirical work in the thesis, which traces both the level of tenure change and changes in the class structure of the three main tenures over time.

- (ii) What were the key agencies involved in the development of housing?

The important agencies in the period under consideration were central and local government, private landlords, the building industry and the building society movement. Before the First World War private landlords provided housing for 87% of the population of Edinburgh. Increasingly over the inter war period local government was given the powers by central government legislation to provide social housing and also to subsidise the provision of housing by the private sector.

(iii) How was the growth of home ownership funded?

The literature on the growth of owner occupation after 1914 suggests that this was closely dependent on the expansion of the building society movement in the late 1920s and 1930s. However evidence in this thesis will show that the local authority, depending on its priorities and political persuasion, could also be an important source of funding for would-be home owners. Edinburgh Corporation not only lent money for house purchase to individual owner occupiers but also made loans and subsidies available to builders and to other individuals for the construction of housing both for owner occupation and the private rented sector.

(iv) What was the influence of the national and local state?

The thesis examines the influence of both national and local government on the development of owner occupation and also on the provision of council housing and housing for private renting. In the case of Edinburgh between the wars the dominant local political party was the Moderate or Progressive Party, a loose alliance of non-socialist councillors, which had as a priority the maintenance of the rates (the local property tax) at the lowest possible level. This was done to protect the interests of both commercial and domestic ratepayers. This priority affected the supply of new-build housing in all three tenures in the inter war period. An examination of the powers of the local authority to influence the provision of housing for the private sector has been relatively neglected in the main housing literature.



Chapter 2 will now look at the sources and methods used in this study.

## CHAPTER 2: THE SOURCES AND METHODOLOGY

### SECTION 1 INTRODUCTION

Although this account of the development of housing in Edinburgh will be set in a Scottish context, the difficulty of obtaining Edinburgh data, as detailed in Section 2 below, meant that a full comparison between Edinburgh and another Scottish city was not possible within the time limits of the study. However a level of comparison between Edinburgh and Glasgow was feasible, because Glasgow Corporation had produced a "Review of Operations" in both 1927 and 1947, detailing the Corporation's role as a housing provider. Both "Reviews" included core statistical information on council house building in Glasgow. No similar reviews of municipal housing provision were produced by Edinburgh Corporation in this period; however a body of research containing relevant data on Edinburgh housing exists. This includes work done on the valuation rolls (Gordon, 1971) and also some analysis of data from the Register of Sasines (Richardson et al, 1975). This preliminary work has been used as part of the foundation for the current analysis of the development of home ownership in Edinburgh.

Although this thesis will attempt an in-depth historical examination of one specific property market, it should be noted that before 1920 Edinburgh and Leith were separate burghs. In order to make relevant comparisons between conditions in Edinburgh in different periods, unless specifically stated otherwise, figures for "Edinburgh" prior



to 1920 will also incorporate Leith statistics. It should also be noted that in Scotland the term "house" means both a house in the English sense and a flat. Flats are, and have been, legally separate entities and as such were bought and sold like individual dwelling houses.

This chapter consists of two main sections. Section 2 will list the available sources and consider how the absence of the archives of builders and building societies has shaped the work and necessitated a more comprehensive use of other archival and empirical material. Section 3 will detail the methodology used in this study. This also contains a list of all the types and areas of housing for which occupational data was obtained in the valuation rolls.

## SECTION 2 SOURCES

### 2.1 Non-available Sources

The shape of this study of the growth of owner occupation in Edinburgh has been determined by the availability of sources. It became apparent at an early stage of the research that relatively few records of the period had survived or were available for consultation. Important information which was not available, or not available in an accessible form, included:

- (a) Records of Edinburgh Building Firms and Building Societies

(b) Board/Department of Health papers

(c) Indexed contemporary Edinburgh newspapers

(a) Contemporary records of Building Firms and Building Societies

Since the subject of the proposed study was the growth of owner occupation between the wars, it was expected that a key primary source would be the archives of the builders and building societies operating in Edinburgh in this period. These were identified from contemporary local directories and those which were still in business were applied to directly and asked for access to their archives, or indeed to any surviving information about their role in the growth of inter war owner occupation. With the exception of one large firm of house builders which allowed access both to the small amount of information which had survived on their house sales in the 1930s and also to their inter-war advertising material, the builders that were contacted claimed either that they had no "accessible" archives or that information from this period no longer existed. Building societies tended to reply that they had investigated the situation and found that because of the later amalgamation of societies, or the relocation of local offices, records relating to their business in Edinburgh in the inter war period were no longer available.

Where builders were concerned, information in the Treasurer's Committee Minutes revealed that the firm of



James Miller had made application to build nearly 2,000 houses in Edinburgh between 1927 and 1933 (which was 36% of the total amount of building in Edinburgh under the subsidy provisions of the 1923 Housing, etc, Act). After a second request for information, this firm, following what they claimed was a "fairly exhaustive search", were only able to provide the date when they became a limited company and the names of a few of the areas where housing was built between the wars. This information had already been obtained from other sources.

An attempt was then made to find records in the Scottish Record Office and the National Library of Scotland of inter war firms which were no longer in business. The Scottish Record Office had retained some early 19th century material on building societies, but there was no relevant information either on building societies or on building firms operating in inter-war Edinburgh either there or in the National Library. The Scottish Building Record Centre and the Business Archives Council in Scotland, both based in the Department of Economic History at Glasgow University, were contacted but a search of their records failed to locate any relevant information. Richard Rodger had also found that surviving Edinburgh firms were unable or unwilling to provide information about their past activities and that records of firms which were no longer in business were not available:

Because of the paucity of records of building firms in Scotland, there is extreme difficulty in following the activities of those engaged in residential and industrial development. (Rodger and Newman, 1988, p.54)

Nicholas Morgan, the author of the Building Section of the Dictionary of Scottish Business Biography 1860-1960 (Slavin and Checkland, eds., 1989) confirmed that there was difficulty in obtaining information on building firms. Both Morgan and Rodger expressed surprise that even one firm had been willing to permit access to their archives for the purposes of the present study.

(b) Board/Department of Health papers

Another important source was Scottish Office papers of the period, including the correspondence between the Board of Health, later the Department of Health, and officials of Edinburgh Corporation. Part of this correspondence had been located in the surviving files of Edinburgh City Archives and it was hoped to obtain access to the remainder in the Scottish Record Office. However it was discovered that the SRO files had been selectively "weeded" and such documents had been destroyed, allegedly during the Second World War. The staff of the SRO did not know why this had been done.

(c) Contemporary Edinburgh newspapers

Contemporary Edinburgh newspapers were not indexed. This meant that although some relevant press reports and advertising material were located, a systematic and comprehensive search for relevant housing information in the local press was not possible.



## 2.2 Available Sources

Because of the lack of these records the present study is based on:

- (i) Primary source material This consisted of:
  - (a) Contemporary documents and reports available mainly in Edinburgh City Archives but also in the Scottish Record Office and Public Record Office
  - (b) The minutes of relevant committees of Edinburgh Corporation
  - (c) Valuation rolls for the period in the Edinburgh Room of Edinburgh Central Library. Rolls which pre-dated 1914 are kept in the Scottish Record Office
  - (d) The Register of Sasines, the land register for Scotland.
- (ii) Secondary source material such as Board of Health and Scottish Board of Health reports and other Command Papers

## Primary source material

- (a) Contemporary documents and reports in Edinburgh City Archives, the Scottish Record Office and the Public Record office

Although, given the lack of availability of other archival records, the records of Edinburgh Corporation were a vital source, the condition of these archives made systematic examination difficult and time consuming. This may help to explain the lack of previous research on the historical development of housing in Edinburgh. The City of Edinburgh has only employed a qualified archivist for its municipal records since 1986; previously those in charge of the city's archives were historians rather than archivists and allegedly showed little interest in records dating from later than the 18th century. As a consequence, there is no modern archival listing of records in Edinburgh City Archives. Indeed Edinburgh is the only Burgh in Scotland which has not provided a listing of its records for the Scottish Record Office. Most of the Burgh listings in the SRO were completed in the 1960s and 1970s.

Surviving 20th century records are not kept in the City Chambers, where archives are consulted, but are stored in a large repository on the city outskirts. The only record of what is there is a listing made when files were transferred from city centre storage in 1988/89. This is kept in the City Chambers and consists of 3 hand written ledgers with only a brief title and number listed for each file. Apart from the fact that there are separate sections in the



ledgers for files attached to each Committee of Edinburgh Corporation, there is no particular order in this compilation and material is listed simply as it was transferred to the repository. There is therefore no chronological or subject order in the listing. Before these ledgers were compiled there was no written record of available material and therefore no way of recalling it for research purposes. Thus, before 1989, the only accessible material concerning the housing functions of Edinburgh Corporation for the whole of the twentieth century were the volumes of Committee Minutes and some early reports. These reports were listed in a hand written volume and dated mainly from the late 19th and early twentieth centuries.

The uncatalogued condition of the archives made searching for relevant data a time consuming process. For example, before a systematic analysis of the role that Edinburgh Corporation played in the development of owner occupation in Edinburgh in the inter war period could be attempted, it was necessary to construct an index to identify and locate relevant material. This was done by bringing together related material in consecutive date order and included both files from the ledgers and reports from the earlier listings. Edinburgh City Archives now hold a copy of this index.

Once this had been completed, it was apparent that there were gaps in the surviving material. For example Chapters 7 and 8 of the thesis will consider in detail the early sale of Corporation houses built under the 1919 Act, both to sitting tenants and others. Unfortunately there were only

three surviving files listed "Housing 1919 Act Scheme, Sale of Houses" in the ledgers. Two were listed under Public Health Committee (PHC) and one under Housing and Town Planning Committee(HTPC). These are numbered 18(1), 18(8) and 18(14) and these numbers correspond to a consecutive date order. The files were dated 1st May 1919 - 30th July 1926, 1st December 1932 - 31st December 1932, and 1st July 1933 - 31st July 1933. Since sales continued until August 1934 it would appear that there were almost certainly more than fourteen files on this subject, only three of which have survived. The archive staff can only speculate on what might have happened to the rest of this sequence; indeed they feel it is possible that some of these files may be in the repository but unable to be recalled since there are at least 200 boxes of unsorted files marked "miscellaneous". It is possible to piece together some of the missing information from the minutes of relevant committees but information in these is sketchy when compared with the high quality of data in the surviving files.

Each file contains detailed contemporary material related to one committee of Edinburgh Corporation for a specified time period. Material might, for example, include correspondence between the housing department and prospective tenants or purchasers, confidential correspondence between Corporation officials and councillors and legal documents and reports by Corporation officials. There was no listing of the contents of each file, which could contain from thirty to one hundred letters and documents. This made the compilation of a precise bibliography for this material impossible since all the documents from each file can only be located in the City



Archives under one file number. To locate a document using the number in the bibliography it would be necessary to look through all the material in that file, which is usually, although not always, in date order. Since it is possible to consult more than one file at a time in the City Archives material may also be replaced inadvertently in the wrong file. References in the text of the thesis will include both the file number and document date.

Although the unclassified condition of these archives was initially daunting, three major advantages became apparent. These were, first, that material in surviving files had not been "weeded out", second that none of the files used in the present study had previously been accessed by other researchers and third that the archive staff occasionally produced files which had not been listed but which they thought might be relevant for this thesis. These are referenced in the text as "unclassified file". This situation meant that the search for relevant information in the City Archives often took on the quality of an archeological dig with key material located unexpectedly amongst a vast amount of related archival debris.

All relevant files in the Scottish Record Office were consulted. However the scope of this material was limited because of the destruction of potentially relevant data. Since there was only one surviving file on the sale of municipal houses in the inter war period in the SRO, it was decided to search for relevant material on this topic in the Public Record Office at Kew. No documentary evidence on the sale of council housing between the wars was found in the

PRO, although documents on proposed sales in the immediate post war period were located.

(b) The Minutes of Edinburgh Corporation

Although this was an unsatisfactory source where detailed information was required, the Treasurer's Committee Minutes filled some of the gaps in the archival material. The main information that they provided was a complete listing (from 1923-1933) of those who had purchased or built houses under the Small Dwellings Acquisition Act or who had applied for subsidies and/or loans under the 1923 Housing Act for the provision of dwellings by private enterprise. An analysis of the applications to build under the 1923 Housing Act revealed the changing structure of subsidised owner occupation and, given the scarcity of other information about building firms of the period, was an important source. The Housing Committee Minutes from 1914 to 1930 were also examined. After this, Edinburgh had no Housing Committee and its functions were devolved to either the Public Health or Treasurer's Committees.

(c) Valuation rolls

Valuation rolls are the Scottish equivalent of English rates books and both are recognised as important sources for urban historians attempting to reconstruct the pattern of tenure development (Daunton, 1976; Gordon, 1979; Rodger, 1988). The Scottish registers contain much more valuable



information than their English counterparts since information in the Scottish rolls, but not the English rates books, includes both the occupations of ratepayers and the actual rent paid for the property. Since in Scotland rates (property taxes) were paid by both owner and occupier, occupational data is available for both owner and tenant. Where rent is concerned, the sum entered in the Scottish valuation rolls as the gross annual value (GAV) was, unlike similar entries in English rates books, the actual rent paid for the property, or, in the case of owner occupied property, the rent of a similar house. Because of this it is possible to discover not only whether an area of housing was mainly owner occupied or rented but also the status of properties in the hierarchy of rental values. Since occupation is the key variable in allocating an individual to a social class, it was also possible, by (manually) transcribing and analysing occupational data for various time periods, to see how the class structure of tenures changed over time. A similar study in England could only have been carried out by using, in addition to the rates books, local street directories to obtain occupational information. However such directories are frequently incomplete. The valuation rolls are kept in the Scottish Record Office, although copies of rolls from 1914 onwards are also kept in the Edinburgh Room of Edinburgh Public Library. It was discovered in the course of the fieldwork for this study that the Edinburgh Room copies of the rolls for Wards 6 and 8 were seriously incomplete for the years 1928/29, 1929/30 and 1930/31, so that tenement flats, or even whole tenements, which were present in the earlier and later rolls were absent in the middle years. The staff of

the Edinburgh Room had previously been unaware of these discrepancies. Fortunately the rolls in the Scottish Record Office were complete for these dates.

(d) The Register of Sasines

The Register of Sasines is the record of property transactions in Scotland since 1617. Information in the Register includes details of property ownership, house prices, details of the lender and conditions of sale. It is possible to trace in this Register both the history of individual properties in Scotland and also the property holdings of individuals. The situation in the rest of Britain is far less favourable for researchers, since the corresponding register, the Land Registry, has only been opened to public access since December 1990 and contains details on only 13 million of the approximately 22 million properties in England and Wales (Williams and Twine, 1991, p.2).

## SECTION 3 METHODS

### 3.1 The Analysis of Occupational Data

Another study which included an occupational analysis of Scottish housing in the inter war period using valuation roll data was an ESRC funded research project "A Social History of Glasgow Council Housing" (Damer, 1991). Since



this thesis was attempting to compare Edinburgh and other Scottish cities whenever possible, it was hoped to allow a degree of comparability by analysing data from Edinburgh valuation rolls in a similar way to that used in the Glasgow study. However when the ESRC report was obtained, it contained no information about how the occupational data had been analysed. When the researchers involved in the project were contacted personally, the Director was unable to provide any information about the methodology used and the research assistant confirmed that no particular classification scheme had been used to analyse the data. Damer's work used both a "social profile" and an "occupational profile" for each of the four Glasgow housing schemes that were sampled. The social profile analysis was based on a menu of categories such as skilled, semi-skilled, unskilled, skilled white collar, unskilled white collar and women. Varying combinations of these were used for different schemes. The occupational profile used a different assortment of quasi-industrial descriptions such as council officials, public service, metals, food, wood, building, labourer and women. It would seem that some of these categories overlap and were inadequate in other ways; for example there was a separate category for women in the "economic profile" for all four estates studied but in the "social profile" analysis women were a separate category in only three of the estates. The reason for this discrepancy was not explained. There was also no explanation why different years were chosen for data collection for the areas; for example for Mossspark the years chosen for analysis were 1926, 1929, and 1937 but for Hamilton Hill they were 1925, 1935 and 1948.

Although Damer claimed that this project had been successful in that it "established a methodology which permits of exciting comparative research both within Britain, and between Britain, Europe and North America" (Damer, 1991, p.56) it was in fact apparent that the methodology could not be replicated in any subsequent research. It was therefore decided to analyse the occupational data for this thesis by following Armstrong's recommendation (1972) and using the "Classification of Occupations" in the 1951 census. The only alternative would have been the 1921 Census Classification. However this classified clerks in class 2 rather than the more appropriate (1951) class 3. This higher grade may have reflected the status of clerks at the beginning of the period, but was inappropriate for a study which spanned 22 years during which the increased use of the typewriter and adding machine was gradually de-skilling this occupation. It was felt that a classification which required a major modification was inappropriate. The 1951 scheme was appropriate to social situations at the time, while still including such archaic occupations as "quill pen cutter" and "postillion".

The 1951 Classification, which was used by Pritchard in his study of housing in Leicester (1976), follows a Weberian approach by dividing occupations into status groups constructed not only on the basis of remuneration for the job but also on the degree of skill involved and the social position implied. The 1951 Census Classification was a 320 page volume which included both an alphabetical index of occupations (where each occupation was given a number) and a classification section where numbered occupations were



grouped under a code. This code then had to be checked against a table which allocated each occupational code to one of 5 classes, that is (1) Professional, (2) Managerial, (3) Skilled, (4) Semi skilled and (5) Unskilled.

A criticism of this type of categorisation is that the third group, that is the skilled workers, is too unwieldy and undifferentiated and needs to be broken down (Marshall et al., 1988). It was therefore decided to divide class 3 into Skilled Non Manual (3nm) and Skilled Manual (3m) using the occupational classification tables of the 1961 census which was the first to classify workers into manual and non manual categories. It was felt that a six point classification scheme was adequate since the level of occupational data given in the valuation rolls was anyway limited. This extremely laborious procedure was eventually made easier because of the on-going construction of an alphabetical list including most of the occupations which were present in Edinburgh valuation roll data together with their occupational code. This short list could then be consulted for the majority of occupations rather than having to check each occupation against up to four separate listings. It is included as an appendix to the thesis.

The temptation to adapt this classification scheme to take account of inevitable anomalies was resisted. This was for two reasons. First, the need for an easily replicable methodology was a priority, since it would seem essential that studies which concentrate on one locality in depth use methods of data collection and analysis which can be easily applied to other cities or regions and thus allow

comparability. The second reason was that having a ready made classification system was a necessary discipline in a study which included a class analysis of housing areas with different rateable values. It was felt that otherwise bias might have been introduced by an inevitable tendency to upgrade ambiguous occupations for the high rent houses and downgrade these when classifying the occupants of cheaper property. Thus when a "class" code was given to each of the occupations listed in the valuation rolls, all individuals who had this occupation were allocated to the same class regardless of the status of their housing.

### 3.2 Difficulties in Classifying Data

Difficulties still arose when classifying data. These mainly occurred where jobs had two possible codings and occupational information was not sufficient to distinguish which was more appropriate. The most frequent examples of this were occupations which would be classified as 3m if the individual were an employee, but 2 if s/he were the proprietor of a business. The method adopted throughout the study has been to avoid the allocation of people to a higher status on insufficient information. Because of this the occupational analysis was inevitably biased towards class 3m. However, since people allocated to class 3m who should have been allocated to class 2 could only have been a small proportion of the total, this did not appear to cause obvious problems in operation.



It is important to stress that a classification system built on the quality of occupational description available in the valuation rolls is only useful where comparisons between housing tenures or housing areas are made. It cannot therefore be claimed that an area has an absolute percentage of people of a certain class living there, only that when compared with another area where the same classification system has been used that one can be seen to have a "higher" or "lower" class profile than the other. This categorisation is also inevitably crude since occupational groups as a whole are allocated to a social class without taking into account status differences within occupations. Because it was recognised that such a method of data analysis would have inevitable inaccuracies, checks were built into the analysis. Assumptions about tenure patterns were not made on one area alone, but at least one other similar area was included as a control. In operation this system appeared to work well and a positive relationship between the class profile of areas and the average rateable value of their housing soon became apparent.

The problem of how to deal with those individuals for whom no occupational information was included, both males and females, remained. Males in this category were excluded from the occupational analysis since their status was unknown. However, to minimise the number of such cases, these individuals were traced back through three previous valuation rolls in an attempt to discover their occupations. No one was described as "unemployed" in any of the valuation roll data so it was assumed that unemployed householders were listed under their usual occupation.

There remained women and retired males. Because it was noted at an early stage of data analysis that lower rated property characteristically had a high proportion of women with no listed occupation, it was decided that this had operational significance and that there should be a separate category for women in the classification system. The majority of women in the valuation rolls entries were married or widowed, and census data indicated that only a small proportion of married woman held jobs throughout the inter war period in Edinburgh, with 5.6% in occupations in the 1921 census and 7.3% in 1931. As a book published in 1921 on "Industrial Edinburgh" revealingly comments: "It is pleasant to be able to add that the 'married woman' class in Edinburgh industry is conspicuous by its absence" (Stephenson, 1921, p.92).

Women and retired males could either be included as an integral part of the occupational analysis, or excluded so that the main classification system would include only those individuals for whom actual occupational information was available. It was observed that the proportion of each of the three categories for which no information was available tended to be significantly higher when data for the common date of 1939/40 was analysed. For women and retired males this probably indicated an ageing population; for males for whom no occupation was given this was an increasing failure of later valuation rolls to include occupational data. Since a main focus of the work was the changing class structure of tenures over time, it was apparent that if women and retired males were included as an integral part of



the class analysis the larger proportions of each of these groups present in the 1939/40 data would have skewed the class analysis for the later date because the occupational data for the six classes would have been calculated on a smaller base and the percentage of each class relative to the whole would have been smaller. Because of this, it might not have been relevant that there was a smaller relative proportion in any class for 1939/40 than there had been at the earlier date because the higher proportion of women and retired males included in the analysis would anyway have increased the probability that this would happen. Hence it was decided to exclude all categories for which no occupational information was given from the main occupational analysis, although the percentage of individuals in each of these categories was calculated separately so that cross-scheme comparisons were possible. The total number of these individuals was then subtracted from the total for each scheme and the class analysis worked out only on the number of individuals for whom occupational data was available.

It should be remembered that not only is the occupational information available in the valuation rolls frequently less than adequate as a job description, but that it only gives information about the head of the household, whereas access to accommodation is dependent on total family income. To calculate more accurately what sort of accommodation a household could have afforded, it would have been necessary to have information about family size and structure and whether other members were earning and contributing to the family budget. It is interesting that even though such

information was not available a strong association between housing costs and social class emerged from the analysis.

### 3.3 Areas Chosen for Data Collection

As a result of findings detailed in Chapter 4 of this thesis, the main focus of the empirical research was on the middle range of houses in Edinburgh, that is, with a gross annual value of circa £22-£49 per year for 1939/40. The areas of property analysed were, where possible, taken from three wards (Wards 6, 8 and 16) in order to allow the use of available ward data already compiled in censuses and analyses of valuation roll data. These wards were chosen not only because each contained one of the main areas of 1919 Act housing but also because they had different levels of industrialisation. Since the aim was to include an estimation of the amount of tenure change in existing housing, data on pre-1918 housing was examined together with information on housing built between the wars. Information about property transfer was obtained from samples taken from the valuation roll data on owner occupied property and checked in the Register of Sasines.

### 3.4 Pre-1918 Housing

For housing built before 1918, the main focus was on tenure change. Details about properties in each area were transcribed and analysed from the valuation rolls for 1900/1, 1919/20, 1929/30 and 1939/40. The number of sales



for each date was tabulated and an analysis of the occupations of purchasers was carried out. Occupational information on long term tenants (that is those individuals who had rented the same flat from 1919-1939) was also analysed; in addition a number of the houses in each area were traced in the Register of Sasines to obtain information about sale prices and funding bodies. The areas chosen were Murieston and Shandon/Merchiston in Ward 6 (shown on Maps 2a and 2b) where data on all properties was transcribed and Comely Bank in Ward 8 (shown on Maps 3a and 3b) where data on all properties in two streets, and samples of 27% and 59% of properties in two other streets, were transcribed. The sampling was done by including data on a single row of tenements, where flats had a similar rateable value, within each of the two streets. The location of the wards is shown on Map 1. Maps of each of the three wards in 1918 and 1939 have been included in Chapter 6 which contains the data analysis.

(i) Murieston

This tenement area in Ward 6 was chosen as an example of a relatively unified area of housing where rateable values were at the lower limit of the property examined. The area was developed by James Steel before 1900 and consisted of 4 streets of tenements containing small flats. The streets were built round a central green area. Valuation roll information on the total 255 properties in the area was obtained and the average GAV was £22.14s. Sales in this area were relatively low, so it was difficult to find

tenements where enough flats had been sold to check these in the Register of Sasines. 13 flats in 2 tenements were checked.

(ii) Shandon /Merchiston

This small enclave in Ward 6 was chosen because it contained a variety of housing including stone built detached and terraced houses, and tenement flats. Data on the total of 256 properties was collected. Because of the wide range of rateable values in the area the sample was analysed in three separate sections:

(a) Merchiston Grove

This small street had 92 flats in 7 tenements. The average GAV was £22.16s. 9 flats in one tenement were also checked in the Register of Sasines.

(b) Shandon Flats.

The area had 95 tenement flats and flatted villas in 3 streets. The overall average GAV was £29.18s.

(c) Shandon Houses

The area had 69 terraced and detached houses in 4 streets. These houses had an average GAV of £47.16s. 25 houses which had been sold in the inter war period were then checked in the Register of Sasines.



(iii) Comely Bank

This is an area of tenement housing of mixed rental values in Ward 8. Comely Bank is one of two main areas of superior quality Victorian flats in Edinburgh and, like Murieston, the housing was developed by James Steel in the late 19th century. Valuation roll information on a total of 455 properties in four streets was obtained and streets, or parts of streets, were chosen to reflect the gradations in the status of the area, having average GAVs of £19.12s., £28.6s., £34.6s. and £36.8s. respectively. Data from each street was analysed separately. 27 flats in 4 tenements where sales had occurred were then checked in the Register of Sasines to find sales prices and details of funding bodies.

Thus for the housing built before 1914 a total of 966 flats and houses were checked in the valuation rolls for 1900/1, 1919/20, 1929/30 and 1939/40. In addition, 49 flats (in 7 tenements) and 25 houses were checked for resale prices and information on funding bodies in the Register of Sasines.

3.5 Housing Built Between the Wars

For housing built between the wars, three tenures were examined:

- (i) Council house building Here 2 areas of pre 1918 housing built under the Housing of the Working Classes Act 1890 were included in the analysis to provide a

contrast with the later council housing. This included the three main areas which were built under the Housing, Town Planning, etc, Act 1919, together with further building under the Housing (Financial Provisions) Act 1924 in two of these areas.

(ii) Building for private renting Because of the problem of identifying and analysing data on individual holdings, the examination of this tenure will focus on large schemes. These were built with the help of loans and/or subsidies by Edinburgh Corporation.

(iii) Building for owner occupation Again, identification problems make it impossible to analyse building by individuals, so the focus will be on identifiable areas developed over a limited period, usually by the same builder. These included not only speculatively built housing provided by private developers but also an owner occupation scheme built by Edinburgh Corporation.

In order to enable an estimation of tenure change in the inter war period, valuation roll data for all post-World War One building was collected for two dates for all housing which was built before 1935. Because the construction dates of housing in the selected schemes varied, it was not possible to have a common first date, so information on the first tenant or owner for each house was analysed. This usually meant checking valuation rolls for the four or five years covering a scheme's construction (to include additional houses as they appeared in each annual valuation roll) rather than having one date for each scheme. However



this method had the advantage of imposing a level of consistency on all data. For areas where construction began in 1935 or later, it was decided to collect data for only one year, 1939/40. This common date of 1939/40 was used not only for all houses built between the wars (except Hillpark) but also for all pre-1918 property.

This date, of 1,164 houses constituted 59.3% of the 1,954 new built houses constructed under this Act in Edinburgh.

(i) Council House Building the 1919 Act scheme was collected because it was decided to find out which houses

(a) Under the Housing of the Working Classes Act, 1890

the houses that had at other times than Edinburgh

Mc Leod Street. In Ward 6. Data on all 64 houses (24 with 1 room and 40 with 2 rooms). The average GAV was £10.2s.

Bedford Crescent. In Ward 8. Data on all 91 houses (34 with 1 room, 53 with 2 rooms and 4 with 2 rooms). The average GAV was £10.12s.

Gorgie. Ward 6. Data on 327 houses in this scheme was

This total of 155 1890 Act houses in two schemes was 38% of the 408 new houses built by Edinburgh Corporation under the 1890 Act.

(b) Under the 1919 Housing and Town Planning, etc, Act 1919

Gorgie. Ward 6. Data on all 386 houses in this scheme was collected. The average GAV was £31.18s.

Abercorn. Ward 16. Data on all 322 houses was collected. The average GAV was £31.6s.

Wardie. Ward 8. Data on all 396 houses was collected. The average GAV was £34.6s.

This total of 1,104 houses constituted 85.3% of the 1,294 new build houses constructed under this Act in Edinburgh. Data on all the houses in the main 1919 Act schemes was collected because it was decided to find out which houses were sold and when these sales took place. By identifying the houses that had an owner other than Edinburgh Corporation noted in the valuation rolls it was possible to confirm that 116 houses were sold during this period. All 116 houses were then checked in the Register of Sasines.

(c) Under the Housing (Financial Provisions) Act, 1924

Gorgie. Ward 6. Data on 222 houses in this scheme was collected, which was 64% of the total of 348 houses. The sample was chosen (using whole streets) to reflect the relative proportions of 2 and 3 apartment flats in the scheme. The average GAV was £25.4s.

Abercorn. Ward 16. Data on all 196 houses was collected. The average GAV was £27.14s.

This total of 418 1924 Act houses constituted 6.5% of the 6,396 houses constructed under this Act in Edinburgh.



(ii) Building for Private Renting

(a) By the Second Scottish National Housing Company

All 185 houses from 6 streets, which was 52.9% of the total of 350 steel houses in Ward 16. The houses were factored by Gumley and Davidson. These flats first appeared in the valuation roll for 1927/1928. The average GAV was £29.2s. They were built under the 1924 Act subsidy provisions. The number of houses built using this subsidy in Edinburgh was 571 and this sample represents 32.4% of provision under this Act.

(b) By Mactaggart and Mickel at East Pilton in Ward 23

All 348 houses from 9 streets, which was 31.5% out of a total of 1,104 houses built by the firm in this area between 1933 and 1935. The average GAV for the sample was £31.14s. The houses were factored by Gumley and Davidson.

(c) By Mactaggart and Mickel at Carricknowe in Ward 23

All 368 houses from 3 streets, which was 32.1% of the 1,148 houses built in this area between 1936 and 1937. Because these houses did not appear in the valuation rolls until 1937/38, only valuation roll data for 1939/40 was collected. The sampling was done by including whole streets and the average GAV for the

sample was £27.14s. The houses were factored by Gumley and Davidson.

Mactaggart and Mickel built a total of 3,424 houses for the private rented market in Edinburgh in the period from 1933-1939. The total number sampled was 716 or 20.9% of this firm's total output (figures supplied by Mactaggart and Mickel).

Thus data has been collected on a total of 901 houses in the new build private rented sector. 533 of these were checked for first tenant and tenant in 1939/40. 368 were checked only in the valuation roll for 1939/40.

(iii) Building for owner occupation

Eight areas of new build housing of different average GAVs were selected. Either data on the whole area was collected or a proportion of whole streets was included. A sample of 30 houses which had been resold between the wars in each of these areas (or the total number of resales if this was less than 30) was then checked in the Register of Sasines. The sample of resales for each area was chosen to include a range of GAVs which was similar to that of the area as a whole and also, where possible, a representative range of year of sale. Although the firm of James Miller built three of these schemes and also part of a fourth, this is not an over-representation of building by Miller in the samples, since this firm did build 1,922 (36%) houses under the subsidy provisions of the 1924 Act in the years from 1927-



1933. Since the two builders with the next largest outputs built only 203 (3.8%) and 96 (1.8%) of the total number of subsidised houses during the 7 year period when the subsidy was in operation, it can be seen that only Miller was building schemes at this time which were large enough to provide enough houses for a class analysis. The areas chosen were, in date order according to the start of site construction:

- (a) Bangholm. Built in Ward 19 by Edinburgh Corporation under a subsidised owner occupation scheme in 1925. Valuation roll data was collected on 72 houses, which were all the houses from 7 streets. The average GAV was £34.12s. This represents 15.5% of the total of 465 houses built under such schemes by the Corporation. 21 houses were checked in the Register of Sasines.
- (b) Orchard. Built in Ward 8 by 4 different builders between 1927 and 1933. Valuation roll data was collected on the total 194 houses. The average GAV was £35.6s. These houses were subsidised under the 1923 Act. 30 houses were checked in the Register of Sasines.
- (c) Paisley/Ulster. Built in Ward 16 by James Miller between 1928 and 1935. Valuation roll data was collected on 247 houses, which were all the houses from 9 streets. The average GAV was £33.14s. Most of these houses were subsidised under the 1923 Act. 30 houses were checked in the Register of Sasines.

- (d) Craigleith Hill. Built in Ward 8 by James Miller between 1930 and 1934. Valuation roll data was collected on the total 274 houses. The average GAV was £32.8s. Subsidised under the 1923 Act. 30 houses were checked in the Register of Sasines.
- (e) Eltringham Terrace. Built in Ward 6 by James Miller from 1934-1936. Valuation roll data was collected on the total 47 houses. The average GAV was £27.2s. Not subsidised. 12 houses were checked in the Register of Sasines.
- (f) Silverknowes. built in Ward 23 by Mactaggart and Mickel between 1935 and 1941. Valuation roll data was collected on the total 137 houses for 1939/40 only. The average GAV was £37.12s. Not subsidised. Since there were only 7 resales in the inter war period, these were not checked in the Register of Sasines.
- (g) Marionville. Built by Ford and Torrie in Ward 16 from 1936-1939. Valuation roll data was collected on the total 170 houses for 1939/40 only. The average GAV was £27.12s. Not subsidised. 17 resales before 1939; all checked in the Register of Sasines.
- (h) Hillpark. Built by Mactaggart and Mickel between 1937 and 1941. Valuation roll data was collected on the total 43 houses. Because some of the houses in the scheme were occupied only after 1939/40, data from this scheme was collected for the first occupant. The



average GAV was £55.2s. Not subsidised. No resales in the inter war period.

Valuation roll data was collected on a total of 1,184 houses built for owner occupation in the inter war period. Of these, 834 houses were checked for 2 dates and 350 for one date. 140 of the houses which had been re-sold between the wars were also checked in the Register of Sasines.

If the total of 1,184 new build houses for owner occupation is added to the total of 901 new build houses for private renting, the grand total of 2,085 houses on which valuation roll data was obtained is 7.3% of the known total of 28,708 houses built by the private sector in Edinburgh between the wars. Lists of housing approved for subsidy in the Treasurer's Committee Minutes of Edinburgh Corporation confirmed that the building of 1,689 houses in this sample of 2,085 houses was assisted by Edinburgh Corporation either by lump sum subsidies or loans. The sampled areas therefore represent 14.7% of the known total of 11,471 houses which made up Edinburgh's inter war subsidised building. Data on 1,522 of the council houses built in the inter war period was also collected. This represents 10.3% of the known total of 14,763 council houses built in Edinburgh between the wars and 19.7% of the 7,708 houses which were built for general needs in this period.

#### SECTION 4 CONCLUSION

Because the inter war period is still within the living memory of many people, it was not expected that the main problem when attempting to reconstruct the history of owner occupation in Edinburgh in this period would be a shortage of surviving or accessible sources. This lack of data occurred not only at a local but also at a national level; indeed since there are no reliable British figures for the percentages of dwellings in owner occupation at the beginning and end of the period, it is impossible to know for certain how much tenure change was taking place nationally. There is also controversy about which social groups were moving into owner occupation in the inter war years and, since little systematic work had been done on this topic, claims about the class structure of new owner occupiers have often been made on the basis of a single survey or building society report.

The reconstruction of the history of recent tenure development in Edinburgh was attempted in a situation where much relevant data had been destroyed or was not available. However, since it was unlikely that more material would become available at a future date, it was necessary to extract the maximum possible information from surviving sources. In some ways this proved to be an advantage, since the time that could not be spent on focused work in the archives of builders or building societies could be directed toward the collection of a substantial amount of data from other informative, although more neutral and comprehensive, sources. These were the valuation rolls and the Register of



Sasines, which provided a quality of information about tenure change in Scotland in the inter war years which is not matched by similar sources in England and Wales. Data in the Edinburgh valuation rolls made it possible both to find out the actual rent paid for sampled properties and relate this to occupational information on owner or tenant. Data from the Register of Sasines provided material on property transactions in the period and also allowed the collection of information on the additional property holdings of individuals through the Persons Index.

The only major source of archival information available was the surviving files of Edinburgh Corporation and consequently these were not neglected, because the focus of the work was on owner occupation and it might have been assumed that the function of a local authority was to build council housing. All files which might have any possible relevance to the subject of tenure development were examined and, as a consequence, the importance of Edinburgh Corporation's role in influencing the development of all tenures between the wars was revealed in some detail.

One of the criticisms which was made about the consumption sector approach in the main housing literature was that it neglected the spatial and historical background to tenure change in favour of over generalised national assumptions. The remainder of this thesis will confirm that obtaining information on the spatial and historical background to the growth of owner occupation in Edinburgh did enable some of the generalisations about tenure development in Scotland to be overturned or modified.

## CHAPTER 3: EDINBURGH IN A SCOTTISH CONTEXT: AN HISTORICAL OVERVIEW

### SECTION 1 INTRODUCTION

This chapter identifies features which can be shown to have affected tenure development in Edinburgh in the twentieth century and examines these within a Scottish and English context. Section 2 is a brief introduction to the spatial development of the city. Section 3 looks at socio-economic conditions in Scotland and Edinburgh both in the pre 1918 period and in the inter war years. Section 4 examines differences in the development of Scottish and English housing, including building costs and rent levels. Section 5 focuses upon the effects of the Scottish feuing system on the building costs and spatial density of housing. Section 6 considers the effects of the Scottish rating system on both the growth of owner occupation and on building for the private rented sector.

### SECTION 2 THE SPATIAL DEVELOPMENT OF EDINBURGH

Edinburgh, situated on the Firth of Forth, is the capital of Scotland and also the second largest city. The original old town of Edinburgh, which consisted mainly of tall tenement buildings within the 16th century Flodden Wall, was built on the ridge running between the Castle and the Palace of Holyrood. Population growth led to a major expansion of the city in the eighteenth century. This took place first to



the south of the existing settlement in the 1760s and then to the north, where the New Town of Edinburgh was developed after the 1770s. The city was also enlarged by a series of boundary extensions from 1882 onwards, so that by 1901 the sea coast burgh of Portobello together with Craighentilly, Restalrig and Duddingston in the east and an area extending from Gorgie to Granton in the west were included within Edinburgh. These additions increased the total area of the city from the 3,966 acres it had been before 1882 to 10,877 acres by 1901 (Smith, 1964, p.284). The burgh of Leith, however, remained separate from Edinburgh until after the passing of the Extension Act of 1920.

Housing development in Edinburgh from the middle of the nineteenth century up to 1918 can be broadly divided into two categories. Good quality tenement and villa development accelerated after 1870, mainly on large areas of land in the southern suburbs from Merchiston to Newington. There were also similar developments in the west of the city at Comely Bank and Murrayfield. The process of suburbanisation at this time was helped by improvement in transport links, particularly the construction of the Suburban and South Side Junction Railway in 1884. The development of working class housing in the same period was limited and sites tended to be "small and scattered, mixed with factories and railways and distributed in a broken zone around the northern circumference of the city from St. Leonards to Dalry" (Smith, 1964, p.270). The extensions to the city boundary, together with the low and declining level of building in the years leading up to the First World War meant that at this

time a large amount of land was available for building purposes:

From the record of feuing plans submitted to the Town Council for approval, it is obvious that almost all the serviceable land in the environs of the city was available for development: most of it was in the possession of charitable organisations or private trusts, for which the land was a revenue investment, or was already feued to speculative builders and development companies. (Smith, 1964, p.287)

The amount of land available for building can be gauged by the fact that proposed town planning schemes in Edinburgh between 1910 and 1918, which were limited by the powers of the Housing, Town Planning, etc, Act 1909 to include only land under development, or land likely to be developed in the near future, were both extensive and in excess of actual demand:

Edinburgh's proposed schemes covered the entire 4,000 acres of undeveloped land within the city plus 3,000 acres in the adjoining landward area to the west and 116 acres in Leith. It was an area approximately 50 per cent larger than the existing built-up area of Edinburgh and Leith, and yet was regarded as mature building land. (Smith, 1964, p.287)

Although a plentiful supply of land was available for housing development in Edinburgh there are indications that owners were prepared to hold on to this in order to extract maximum feuing rates. The Scottish feuing system will be discussed in section 5 below. In 1913, the retiring Dean of Guild referred to the fact that building in the city was stagnant, with only thirty dwelling houses being built in the last year, and that the high price of land had contributed to this situation. His allegation is supported



by information in the Scottish Land Commission Enquiry Report:

Encircling our large cities...is a belt of land which, though it may be yielding to its owner no more than £2 to £3 an acre as agricultural land, the owner will not part with for building purposes except at from £40 to £120 an acre per annum. (Scottish Land Commission Enquiry, 1914, p.391)

Part of the reason for this situation was that the rates paid on undeveloped land were minimal. For example in 190 Scottish burghs in 1914: "vacant land...represented 37.3% of the urban area, yet paid only 0.3% of municipal rates" (Rodger, 1989, p.38). The housing which was built on this land in the inter war period will be discussed in subsequent chapters of the thesis.

### SECTION 3 SOCIO-ECONOMIC CONDITIONS

#### 3.1 Demographic Factors

The population of Scotland was 4,760,904 in 1911 and had risen by 2.5% to 4,882,288 in 1921. Between 1921 and 1931 the population fell by 0.8% to 4,842,980 but by 1951 it had risen again to 5,096,000, which was an increase of 5.2%. The decline in population between 1921 and 1931 was due to emigration from Scotland. Some of this was the movement south by Scots to look for work in the growing number of consumer-based light industries in the south of England. In the same period England and Wales had inward migration (Cairncross, 1954, p.14).

The addition of Leith (estimated population 84,700) and other suburban districts (estimated population 23,281) to Edinburgh in 1920 meant that in the 1921 census the total population of the city was 420,264 and the total size 32,402 acres. By 1931 the population had risen to 439,010 and by 1951 it was 466,761 (figures from decennial censuses). Although the population of Scotland had declined by 0.8% between 1921 and 1931, over the same period the population of Edinburgh rose by 4.5% and the population of Glasgow, allowing for changes in the city boundary, increased by 3.8%. Aspects of this growth which were relevant to the increasing demand for housing, although not necessarily for owner occupation, were a rise in the adult population and particularly a higher rate of family formation. However there are difficulties in attempting to estimate the extent of this by using census data, at both a local and a national level, because of the way in which the census defined family:

For the purpose of the census the term 'Private Family' is defined as 'any person or group of persons included in a separate return as being in separate occupation of any premises or part of premises'...It follows that every unit of occupation...represents for census purposes one family and no more. An increase in the number of census families means therefore, and is dependent on, an increase in the number of occupied units of occupation. (Board of Health Annual Report, 1932-33, p.95)

To estimate the increase in family formation accurately in this period it would be necessary to calculate the net increase in marriages (allowing for the breakup of existing families through death or divorce) and add the number of single people requiring separate accommodation. This has been done for Britain as a whole between 1921 and 1938. It



was estimated that the number of "families" increased by about 3.5 million in this period, which was rather more than the increase in the population as a whole and that this was a major factor in the growth of the housing stock (Richardson and Aldcroft, 1968, pp.82-3).

### 3.2 Industrialisation in Scotland and the Growth of Home Ownership

The pattern of industrialisation in Scotland in the period after 1850 was largely in line with developments in England and Wales. This process involved a decline in the importance of agriculture, forestry and fishing and an increase in both heavy engineering industries and other factory trades such as the manufacturing of building materials, chemicals, food, wood and paper. Census data shows that the percentage of Scottish workers in these industries increased from 10% in 1851 to 19% in 1901 and 28% in 1951. This period was also characterised by the expansion of the service trades, including building. The percentage of workers in these trades rose from 30% in 1851 to 46.2% in 1901 and 52.3% in 1951 (Cairncross, 1953, pp.77-78).

It is known that Scotland's economic performance was relatively poor in the inter war period compared to that of the rest of Britain and two alternative explanations are offered for this. The first is that lack of diversification was the major cause of the relatively weak economic growth. Hence Scotland suffered more severely in the depression than

the United Kingdom as a whole because of its narrow range of heavy industries, which were over-dependent on depressed export markets. 30% of the Scottish labour force was in mining, iron and steel, shipbuilding, heavy engineering and textiles in this period and unemployment was concentrated in these industries. The alternative explanation is that the Scottish industrial pattern was not significantly different from that of the rest of Britain but that Scottish industries could not match industrial growth rates in the rest of the United Kingdom (Buxton, 1980, p.541). For the purposes of this study of housing development it is not necessary to analyse in detail the reasons behind Scotland's relatively poor industrial performance. It is only important to examine the aspects of this which had an influence on the development of owner occupation namely (1) higher unemployment rates and (2) lower real incomes.

### 3.3 Unemployment

The negative relationship between unemployment rates and the growth of home ownership was emphasised in the 1945 Command Paper "The Provision of Houses for Owner-occupation in Scotland". This was a report of a sub-committee of the Scottish Housing Advisory Committee set up to investigate why home ownership rates in Scotland were lower than those in the rest of Britain. The report concluded:

The provision of houses for owner occupation in Scotland on an appreciable scale will inevitably be a gradual growth, but we see no reason why it should not make a very substantial contribution to housing in Scotland if one condition is satisfied...high and stable level of employment is an essential prerequisite to a successful owner



Table 3.1 shows the difference in unemployment rates between Scotland and Great Britain as a whole from 1923 to 1939.

Table 3.1: Relative unemployment rates in Scotland and Great Britain 1923-39

Year	% Unemployed Scotland	% Unemployed Gt.Britain
1923	14.3	11.6
1927	10.6	9.6
1929	12.1	10.3
1932	27.7	21.9
1934	23.1	16.6
1936	18.7	13.0
1938	16.3	12.6
1939	13.5	10.3

Source: Ministry of Labour Gazettes (from Buxton, 1980, p.541)

This table indicates that Scottish unemployment rates were higher than British rates in the 1920s, and that the gap increased after 1932 and remained high until 1936. This was in spite of the fact that in Britain as a whole unemployment declined after 1934. By 1934, 16.6% of the population of Britain was unemployed and this was similar to the 16.4% unemployed in Edinburgh. The figure for Leith in that year was 23.7%, which was similar to the Scottish average of 23.1% (Edinburgh/Leith figures from Milnes, 1936, p.92). In Glasgow unemployment never fell below 25% in the period 1926-1936 (Damer, 1991, p.52).

### 3.4 Lower Real Incomes

Before considering whether the Scots had lower real incomes than workers in the rest of Britain it is necessary to differentiate between wage rates, that is the amount per hour paid to workers in specific jobs, and income, that is the sum actually earned. Caincross argued that, before 1914, wage rates in Britain were:

...widely divergent and locally negotiated. The comparative levels of Scottish wage rates before they came into uniformity with the rest of the United Kingdom are not therefore very clear. (Cairncross, 1954,p.150)

However because of an increase in the activities of trades unions after the First World War such local differences became eroded and national rates became more common. In 1900 Glasgow and Edinburgh had higher wage rates than the other Scottish cities, and in the heavy industries at least, Glasgow's wage rates were usually higher than those in Edinburgh. However such regional differences largely disappeared in the inter war period (Cairncross, 1954,p.151).

Although wage rates in Scotland and England were becoming more uniform, incomes in Scotland were still lower than those in Britain. In 1912 the Board of Trade found that wages of workers in the Scottish cities were approximately 10% lower than wages of workers in the major English cities (Rodger, 1989, p.32). In the period from 1924 to 1949 Scottish income per head of population fluctuated from between 87% and 96% of the British average. In the Depression years between 1929 and 1932 Scottish income fell



by 22% compared to a 15% fall in the rest of Britain (Campbell, 1955, p.231). Both industrial output and per capita earnings were lower in the inter war period in Scotland than in the rest of Britain:

...analyses of the Censuses of production show that industrial productivity in Scotland was 5-10% lower than in England and Wales and, though the evidence is incomplete, Scottish earnings have probably averaged 5-10% less than United Kingdom earnings. (Campbell, 1955, p.225)

### 3.5 Industrialisation in Edinburgh and the Growth of Home Ownership

Scotland as a whole traditionally had a higher proportion of manual workers and a smaller proportion of professionals than England. However Edinburgh, as the capital of Scotland and a focus for business and administrative occupations (as well as being a famous legal, ecclesiastical, financial, medical and educational centre), had both historically, and has currently, a middle class bias in its class structure. A main characteristic of the city's occupational structure throughout the late nineteenth and early twentieth century was the relative dominance of the service industries and under-representation of manufacturing industries. Edinburgh has never been dependent on one or two core industries but rather has a broad manufacturing base which has helped its financial survival in periods of economic instability. Traditional Edinburgh industries included mining, brewing, flour milling, glass making, paper making, printing and publishing. Later additions were whisky distilling, engineering and rubber making; the largest employer in the

city was the North British Rubber Company. Industrial sites were situated on low lying land which was adjacent to railway lines or the Union Canal and it was these areas, for example Gorgie/Dalry and parts of Leith, which also became the location of large areas of small tenement flats for workers.

Although evidence in Chapter 4 will confirm that by 1914 a relatively high proportion of the professional and managerial classes were home owners, the proportion of semi-skilled and unskilled workers in owner occupation was small. Gray has concluded that three factors were important in enabling the adequate and regular income which was a prerequisite for home ownership by manual workers at this time. These were the wage which a workman could earn and whether his trade was prone to not only the usual cyclical fluctuations but also the disadvantage of suffering from "extreme seasonality, uncontrolled competition by cheap unapprenticed labour, and the growth of casual labour markets" (Gray, 1976, p.66). Seasonal variation in work was a characteristic of many trades. As well as being laid off for the whole winter or not being able to work when the weather was bad, wages were generally lower in the winter season. Irregularity of employment was characteristic of even skilled artisans, and this was related to fluctuations in both the local and the national economy.

Gray has pointed out that manufacturing industries were also subject to shifts in employment rates, since the small amount of fixed capital in the consumer-supplying industries encouraged the regulation of manufacture according to



consumer demand, rather than the stockpiling of manufactured goods. This resulted in the casualization and under-employment of a large part of the labour force (Gray, 1976, p.52). It has been argued that the growth of home ownership is closely related to conditions in the labour market (Thorns, 1982; Merrett, 1982; Forrest and Murie, 1987, 1989a) and it can be seen that in the period before 1918 insecurity of employment and low wages made owner occupation an unsuitable tenure for the majority of workers. This was also the case in England and Wales but was particularly true for Scotland.

In the years between 1929 and 1946 there was a smaller increase in the industrial population of Edinburgh than in the UK as a whole. Although there was industrial development in the city this was less than the national average. Unemployment was also a feature of the inter war period in Edinburgh, with a 100% increase in the total number of unemployed amongst the insured population. This increased from 13,000 in 1923 to 26,000 in 1932 while the unemployment rate rose from 8.7% to 17% from 1923 to 1932. In 1935 the total number of unemployed in Edinburgh, in spite of the industrial recovery, was over 27,000 (Milnes, 1936, p.13).

Between the wars industrial growth in Edinburgh was concentrated in building and contracting, the construction of vehicles, transport, the distributive trades, gas, water and electricity, and the manufacture of food, drink and tobacco (Milnes, 1936, p.101). Although in Britain as a whole the numbers of white collar workers rose, for example

in the civil service, building societies, banks and teaching (King, 1984, p.158), the totals for both the professional and administrative classes fell in Edinburgh between 1921-1931, as shown below. This would seem to throw some doubt on the claim of Richardson et al. that although the increase in the service industries occurred in Scotland as a whole in the twentieth century, in the case of Edinburgh:

...the marked increase in the service industries' share was concentrated in sectors with labour forces skewed towards high class workers such as commerce and finance, professional services and public administration and defence. This suggests that Edinburgh has become more middle class during this century, and given the association between social class and owner occupation rates, employment shifts have had repercussions on housing demand and on the spatial residential structure. (Richardson et al., 1975, p.40)

In fact an examination of census data showed that in Edinburgh the numbers in the professional classes fell between 1921 and 1931 while at the same time numbers in these classes rose in Glasgow. Also, while the numbers of males in the professional classes rose by 100.2% in Glasgow between 1921 and 1951, in Edinburgh the increase was only 16.2%, and by 1951 Glasgow had nearly twice as many people in this class as Edinburgh (see Table 9.2). The analysis of empirical data in Chapter 6 will indicate that the number of white collar workers in a city is a significant factor in the growth of home ownership. Because of this Chapter 9 will go on to look more closely at salaried workers in both Edinburgh and Glasgow over this period and will relate the total numbers of males in these occupations in each city to the volume of private sector building in the inter war period.



## SECTION 4: EXISTING HOUSING CONDITIONS BEFORE 1918

### 4.1 Introduction

Before social housing was provided by local authorities the ordinary urban working class home in Scotland was a privately rented flat in a tenement building. In this respect Scotland resembled the majority of other European countries, but differed from England where workers usually lived in small terraced houses (Muthesius, 1982, p.1). It is suggested that tenements were first built in Scotland because a high density house form was historically necessary in fortified cities like Edinburgh (Robinson, 1980, p.8). A major reason for the survival of the tenement as the typical Scottish house form to be built in the period before the First World War lies in the Scottish feuing system, which will be considered in more detail in Section 5.1 below. Because of the rapid increase in urban population which accompanied the Industrial Revolution, there was a continual high demand for building land and owners of land feued for tenement flats could extract a high price. In order that builders and developers might fulfil the increasing demand for housing and maximise their profit, they aimed to fit as many units of accommodation as possible into the limited space.

The typical working class tenement flat was consequently small, usually consisting of a kitchen and one or two other rooms, with 20 or more flats in one building. Sanitary and washing facilities were shared between flats. The middle

classes also lived in tenement flats, but these were more typically 8-10 flats to a building with each flat having more than 4 rooms and also separate facilities. Buying a tenement flat meant that common parts of the building were shared with tenants and there were common obligations for repair and maintenance of the whole building. It is therefore possible that the traditional Scottish house form may in itself have been a factor in the lower owner occupation rates in Scotland.

#### 4.2 High Building Costs

When considering the question of why Scots had poorer, more overcrowded housing conditions than their English counterparts, four main differences can be identified. These were:

- (i) Low wages relative to England
- (ii) Intermittent unemployment due to the cyclical nature of major industries
- (iii) High land and building costs
- (iv) Relatively expensive rents

The effect which low wages and intermittent employment have had on housing in Scotland has already been discussed above. This section will go on first to examine why, and to what extent, building costs in Scotland were high and consider how this affected the level of Scottish rents relative to rents in England. The high cost of land was an important factor in making housing in Scotland expensive to produce



and this will be considered in the section on the Scottish feuing system below. Next the system of private renting in Scotland will be considered. There are conflicting claims about the relative levels of Scottish and English rents. Evidence on this will be evaluated, together with the question of how rent levels in the two countries may have affected owner occupation rates.

#### 4.2 High Building Costs

The high level of building costs in Scotland was due in part to building regulations which were introduced to Glasgow in the 1860s and to Edinburgh in 1880 (Rodger, 1989, p.36). Building in Scotland was under the jurisdiction of a Dean of Guild Court, which in Edinburgh consisted of the Dean of Guild together with 10 other elected members, 5 of whom were Councillors and the rest electors with building experience. The function of this body was to control and regulate both the building of new houses and alterations to existing property. The Dean of Guild could impose strict standards for such features as wall thickness and window sizes, particularly for tenement flats.

Such regulations were related to the fact that Scotland had a more severe climate than England. Also the traditional building material in Scotland before the First World War was stone, which was more expensive both to buy and work than the traditional English brick. As a consequence of these additional expenses a four storey building in Glasgow cost around 40% more to build before 1914 than a building of a

similar size in London. Stricter Scottish building regulations plus lower productivity meant that even standardised inter-war subsidised housing in Scotland cost 10% more than similar housing in England (Cmd.6595, 1945, p.10).

#### 4.3 The Organisation of Scottish Rented Housing

There were two major differences between Scottish and English practice in the organisation of private rented housing. First, in Scotland most houses were let on a yearly basis with rents paid monthly, quarterly, or half yearly; only the very poorest class paid for their accommodation by the week. Scottish tenants had to agree to take a house for a whole year and furthermore had to sign a missive for the next rental year by 2nd February, although the legal date for letting purposes was fixed at 28th May (Cd.3715, 1907, p.183). This meant that a change in economic circumstances could not be followed quickly by a move to more appropriate accommodation. Secondly, under the "right of hypothec" tenants' possessions were liable to be seized at any time after taking possession of the house as a security for future rent arrears (Rodger, 1989, p.41). Both these conditions of tenure were greatly resented by tenants as evidence of the political dominance of the landlord class in Scotland. Work done on the Glasgow Valuation Rolls for the year 1900 has indicated that the mean holding of each landlord was 3.2 tenements or around 22 separate flats. This was larger than landlords' average holdings in English towns at the same time (Morgan and Daunton, 1983, p.266).



In 1911 the legal position of property owners in Scotland was weakened by the Housing Letting and Rating (Scotland) Act. This Act ended the system of long lets and after this tenants could give 40 days notice of intention to quit their accommodation. However under the terms of this legislation, landlords could more quickly regain the occupancy of their property by giving 48 hours' notice to a tenant who was seven days in arrears with the rent. The provisions of this Act did not improve the traditionally bad relations between landlord and tenant in Scotland. Rather "The Act of 1911 was followed by a period of simmering discontent in the Scottish housing market" (Daunton, 1987, p.23).

#### 4.4 Rent Levels in Scotland and England

Evidence as to whether rent levels in Scotland were higher or lower than rents in England is contradictory. It has been claimed that rent levels were relatively high in Scotland with the average rent per square foot of floor space in 1911 said to be around 10% higher in Scottish than in English cities (Rodger, in Fraser and Sutcliffe, 1983, p.203). This was a factor of the higher building costs and meant that Scots were obliged to live in smaller houses than their English counterparts:

The contemporary view that rents for two apartment houses in central Scotland would pay for a four-apartment English house, or that the rent of a Glasgow three-apartment flat would pay for a five room house in Birmingham, Sheffield, Manchester, Leeds, Cardiff or any one of 60 boroughs throughout England and Wales was a measure of the disadvantage under which urban Scots were housed

in the period 1850-1914. (Rodger in Doughty, 1986, p.195)

Evidence in Edinburgh City Archives shows that in 1923 the rents paid for 1919 Act council houses were indeed higher in Edinburgh than in comparable British cities. When local rates were added to rents to give figures for total housing costs in Edinburgh, Leeds and Bradford, Edinburgh's low rates eroded the differential a little. However the combined rent and rates in Edinburgh were still significantly higher than in Leeds or Bradford:

Table 3.2: Annual rent of 1919 Act houses in Edinburgh, Leeds and Bradford, January 1923

Type of property	Edinburgh	Leeds	Bradford
L.room/2 bedrooms	£29-£35	-	£16.9s 4d
L.room/3 bedrooms	£32-£40	£20.16s	£17.6s 8d
2 L.rooms/3 bedrooms	£37-£44	£26.13s	£24.1s

Source: ECA TC. 282-1 Box 33, 4th Jan.1923.

Table 3.3: Annual housing costs (rent and tenants' rates) of 1919 Act houses in Edinburgh, Leeds and Bradford, January 1923

Type of property	Edinburgh	Leeds	Bradford
L.room/2 bedrooms	£37-£43	-	£28.17s 9d
L.room/3 bedrooms	£41-£51	£31.17s	£30.4s 10d
2 L.rooms/3 bedrooms	£48-£56	£40.10s 4d	£41.13s 10d

Source: ECA TC. 282-1 Box 33, 4th Jan.1923.



Although it appears likely that Scottish tenants paid higher rents for similar accommodation than their English and Welsh counterparts, there is some evidence that because the typical working class home was a small tenement flat with shared facilities more Scottish families paid low rents. Evidence of this is contained in the Annual Report of the Unemployment Assistance Board for the year 1936, which included an analysis of rents in England, Wales and Scotland.

Table 3.4: Relative rent levels in England, Scotland and Wales

Country	No. of H/holds included in analysis	% Paying less than 6/-per week	% Paying more than 6/- per week
England	311,100	22.25	77.75
Wales	82,800	30.00	70.00
Scotland	78,600	50.22	49.78

Source: Annual report of the Unemployment Assistance Board for the year 1936 (referred to in SRO DD6/1100)

There are indications that Scots may have chosen to rent smaller houses not only because their incomes were lower but also because they were not prepared to allocate the same percentage of these lower incomes towards paying rent as their English counterparts. It was claimed that between the wars in England a working man would expect to pay 20% of his income in rent but in Scotland "he would not readily allocate more than 15% of his income" (Cmd.6595, 1945, p.10). This claim is supported by a memorandum on the housing shortage in Edinburgh written in 1927 which calculated the ability to pay the rents and rates of

Corporation houses on the assumption that this would be 16% of average weekly income (Min.HTP 28/2/1927).

It is also alleged that in times of poverty a large number of Scots preferred to reduce their rental payments further and "thus opted for more restricted accommodation and deficient amenity" (Rodger, 1976, p.465). Even in Edinburgh, said to be the best housed Scottish city, overcrowding (measured by more than two people to a room) was 33% in the 1911 census. This figure approximated to rates in the most overcrowded areas of England, such as Tyneside and the East End of London. Figures for Leith were 44% and the average for all the Scottish burghs was 48% (Rodger, 1989, pp.27-28). By 1919, 37% of the city's population resided in houses of one or two rooms (ECA, Q 28, Rpt.Med.Off.Health, 22/9/1919, p. 107). It has already been established that wages were lower in Scotland. Lower wages, when combined with the smaller percentage of income traditionally allocated to housing costs, limited the operations of private house builders, who needed to be sure of being able to obtain an economic rent before they built houses for renting. It was this fact, in addition to the legacy of bad housing in Scotland identified in the 1917 Royal Commission Report, which is thought to have influenced the higher level of council house building in Scotland in the inter war period. It was alleged that because of the generally poorer housing conditions council houses were acceptable to middle class Scots who might otherwise have chosen owner occupation (Cmd.6595, 1945, p.8). The class structure of general needs council housing in Edinburgh in the inter war period will be analysed in Chapters 6 and 8.



The 1945 White Paper " The Provision of Houses for Owner-occupation in Scotland" (Cmd.6741, p.23) noted that the difference between the financial liabilities of a tenant and of an owner occupier was greater in Scotland than in England, due to the fact that lower rents were charged in Scotland. The authors maintained that one of the strongest inducements to home ownership in England was the fact that house purchase might be no dearer than renting a property of the same type. The corollary of this statement is that cheaper rent levels in Scotland may have weakened the incentive for owner occupation. This would seem to confirm that although for equivalent accommodation Scottish rents were higher than English rents, Scottish families paid lower rents for their more overcrowded houses.

#### 4.5 Rent Levels in Edinburgh

Edinburgh had the reputation for having higher rents than other Scottish Burghs (ECA, Q 2/1, p.4) and if this had indeed been the case it would have been a contributory factor to the city's higher levels of home ownership. It is not known how private sector rents for similar accommodation differed between Scottish cities. However when evidence on relative rent levels of council housing was examined, there was no significant difference found between rents in Edinburgh and the other Scottish cities in the inter war period. In fact when total housing costs (including both rent and rates) were compared, the fact that rates were consistently set at a lower level in Edinburgh meant that

the total housing costs of council tenants were often cheaper in Edinburgh. Because rates rose more sharply in Glasgow than in the other Scottish cities in this period, Glasgow's housing costs were usually relatively expensive.

Table 3.5: Rents charged for municipal houses in the four largest Scottish Burghs 1933/34

	Edinburgh	Aberdeen	Dundee	Glasgow
<u>Slum Clearance</u>				
2 Apt Houses	£12	£12	£12	£12- £14.15s
3 Apt Houses	£15	£15	£15	£13.15s- £16.5s
<u>1919 Act</u>				
3 Apt Houses	£23-£34	£23- £27.10s	£23- £26.10s	£26.10s- £32
4 Apt Houses	£28- £39.10s	£32.10s	£34	£31-£38
<u>1924 Act</u>				
2 Apt Houses	£15-£20	£19-£20	£16.10s £18.5s	-
3 Apt Houses	£20-£28	£22-£28	£21.10s- £25	£19.10s- £33
Occupier's rates 1933/34	5s.1d	5s.0d	5s.11d	8s.0d
<u>Total rent and rates due on rent of:</u>				
£12	£15	£15	£15.10.6	£16.15.7
£15	£18.15.8	£18.15	£19.8.2	£20.19.6
£20	£25.0.10	£25.00	£25.17.6	£27.19.6
£25	£31.6.1	£31.5	£32.6.11	£34.19.1
£30	£37.11.3	£37.10	£38.16.3	£41.19.0

Source: ECA TC 281-2 Rpt. CC 1st March 1934, p.18



Evidence which supports the indications that rent levels for Edinburgh council housing were not dearer than rents in other Scottish cities comes in a report of 1951, which noted that at that time Edinburgh had a lower average rent for a Corporation house than Glasgow or Aberdeen (PRO HLG 101/322 XC6171, p.3). These comparisons would suggest that the rent levels in Edinburgh were not a contributory factor to the higher owner occupation levels in the city.

## SECTION 5: THE SCOTTISH FEUING SYSTEM

### 5.1 The Effects of the Scottish Feuing System

Because the Scottish legal system is separate from the English system, Scotland has always had a different procedure for buying and selling houses. While the transfer of a house in England involved either outright purchase of the freehold or the lease of the ground for a set number of years, the Scottish law of land tenure was based on the feudal system. A landowner (the Feu Superior) with land suitable for building purposes divided this into lots according to a feuing plan. The lots were then "feued" (in effect sold) in return for a stipulated annual payment called the feu duty, which was to be paid to the feu superior in perpetuity. In some cases there might also be a lump sum payment. Although, unlike the English system of leasehold, Feu Superiors could not regain possession of the land, they did retain the power to stipulate how the land they had sold was to be developed:

A superior, in feuing off his ground, usually reserves in his favour certain restrictions in regard to the class of building to be erected, also as to the value of such buildings, the nature of the fences or boundary walls, and other like conditions. These restrictions often prove a great hardship to the feuer in the use of his ground. In fact, while the feuer prima facie has the rights of an owner, these rights are subject to the controlling right of the superior as to the use to which the ground may be put at all time. (Cd.8731, 1917, para.1514)

The results of the Scottish feuing system were twofold. First it ensured that high density housing predominated in the older parts of Scottish cities, and second it added to the cost of producing housing (Rodger, 1989, pp.32-33).

Where the question of building densities is concerned it is known that the feuing system was an important influence in shaping the layout of Scottish cities. There is evidence that the land supply in Edinburgh was controlled by a relatively small number of feu superiors, whose priority was to protect their own interests by maximising the long term income from their land (Smith, 1964, p.288). Evidence to the Royal Commission of 1917 showed that in Edinburgh, when ground was feued to build large houses with gardens, a feu duty of about £40-£60 an acre could be expected. However land feued for tenement property could provide from £200-£300 per acre per annum, and in extreme cases even more. This meant that some landowners had a financial incentive to feu their land for tenement building:

The working classes are thus crowded together in tenement property, and the owners of tenement land are obtaining far higher prices for it by way of feu duty than they could possibly obtain from property with gardens and open space. The unrestricted powers of feuing therefore put the motives of personal gain in choosing the class and



number of buildings against the greater welfare of the community. (Cd.8731, 1917, para.1511)

The feuing system was thus an important determinant of class division in the spatial structure of Scottish cities.

## 5.2 The Selling-on of Feus and the Creation of Ground

### Annuals

The feuing system added to the cost of producing housing in Scotland because there was scope for land speculation at the point when the person who had originally purchased the land from the feu superior transferred this to another owner. For example if the land was on the edge of a developing area and had therefore risen in value since it was purchased from the feu superior, the first feuer could realise this increase by imposing an additional burden on the land and selling it on to another purchaser. This was done by either creating a sub-feu, that is charging subsequent developers a higher feu duty for permission to build, or, if there was a prohibition against this practice in the feu charter, by levying an additional payment called a "ground annual". This was similar to feu duty and acted as a second level of burdens on the property. James Gowans, a wealthy Edinburgh developer, told the 1885 Royal Commission on the Housing of the Working Classes:

A builder...takes up a lot of land from a superior at £50 an acre, and then by feuing or building himself he works it up to £200 an acre. This has been done within this city and large fortunes have been made out of it. (C.4409, 1885, para.18893)

### 5.3 How Building was Financed

The initial capital investment was high on Scottish tenement flats since, unlike the building of houses where the first to be completed could be sold to finance the building of others, individual flats could not be sold until the whole tenement was completed. Before the growth of the building society movement which took place in the inter war years, the mortgage market in Scotland was an informal one, financed by the savings of small businessmen or other people of moderate means, who felt that investing in property gave them more security than the purchase of stocks and shares. Builders involved in developing land generally financed the down payment to the Superior by taking out a "bond", which was equivalent to an English private mortgage. This loan was payable over a 15 year period and yielded 4.5-5% interest, which was about 1% above the current rate of interest on Government stock (Smout, 1986, p.38). The capital to provide these bonds was usually in trust funds managed by lawyers and accountants who, in the period prior to the First World War, tended to direct money in their control towards the funding of housing. The bonds could be recalled at three months notice and interest rates could also be varied (Smout, 1986, p.38).

Bonds to obtain the capital for proposed building, in advance of the site start, could be obtained on the security of the ground annual, and since this was considered good collateral a lower rate of interest was charged than would be the case with other securities. As with feus, ground annuals could also be an attractive source of income for



investors, since they were a "moderately safe, non depreciating liquid asset" (Rodger, 1976, p.219), and it was claimed that the sums obtained by selling ground annuals were often the builder's only profit (Cd.8731, 1917, para.1986). Ground annuals were usually sold for a lump sum of between 20-24 times the yearly payment. This gave the builder the advantage of ready cash to fund further development and the purchaser an asset which would give an income in perpetuity.

It was thus attractive to the small investor, trusts and larger institutions such as schools and universities, and the legal profession, quite apart from its land and property transference monopoly, exercised considerable control in this investment field. (Rodger, 1976, p.441)

This was obviously an important funding source for prospective builders, who were generally not wealthy property speculators but rather "small capitalists who built one or two houses on feus purchased from large scale developers...Only 17% of house building in Scottish burghs between 1873 and 1914 involved 3 houses or more" (Smout, 1986, p.38). In Edinburgh, 60% of Victorian house building was speculative, in the sense that it was funded through capital raised by builders and then sold. The other 40% was constructed by private individuals and agencies and was funded through personal savings, loans raised through friends, relatives or money lenders, or finance raised on a bond (Rodger, 1976, p.431).

The system of selling ground annuals, or sub-feuing, benefited the developer but it also made Scottish housing expensive. The cost of feus or ground burdens was passed on

as an increased charge to those who wished to rent or buy a property. This long standing practice affected working class tenants or would-be owners particularly badly. By 1945 the practice of sub-infeudation was still being seen as contrary to the public interest because it increased the cost of land for owner occupied housing (Cmnd. 6741, 1945, p.68).

#### 5.4 Scottish Legal Costs

Another effect of the feuing system was that it raised the legal costs for would-be owner occupiers, since the "multi-tier structure of land ownership...makes conveyance procedures more complicated and costly" (Richardson et al., 1975, p.50). At the end of the 19th century, James Colville, the manager of the Co-operative Building Company and a witness to the 1885 Royal Commission on the Housing of the Working Classes, identified the legal costs of buying a house as excessively dear. This extra expense was said to cause great difficulty for artisans who might aspire to owner occupation, such as "excisemen, postmen and men in permanent situations". Colville claimed that his company could have "sold more than double or treble what we have sold but for the law expenses" (C.4409, 1885, para.19,089). Similarly A.C. Telfer, the president of the Trades Council and also a witness to the Royal Commission, claimed:

The writing out of the deeds to begin with takes from £10 - £12 and every transfer (supposing you were to sell it again the next week) would cost something the same again. Now we hold, and hold very strongly, that we ought to be able to do it somewhat in the same way as we would be able to



sell an animal or anything we have to sell or buy.  
(C.4409, 1885, para.19,237)

To put this into context, at that time the cost of buying a house for a working class family (ie a two room tenement flat) was said to be from £180 to £200 (C.4409, 1885, para.18,874). Wages in the building trade were said to average £1 per week when lay-offs were taken into account (C.4409, 1885, para.19,168). The rent for a 2 room house at that time was £9-£10 per year (C.4409, 1885, para.19,171). The costs of house purchase were high compared to an average artisan's income, and it was not until the 1930s that these costs were to decline in real terms. One of the recommendations of the Minority Report of the 1917 Royal Commission was the reduction of "legal expenses and certain forms of taxation which in Scotland were said to throw a burden on the house-owner out of proportion to the Treasury's gain" (Cd.8731, 1917, para.333).

Other legal costs which added to the expenses of Scottish house purchase included the need to record property transactions in the Register of Sasines. This is the long-established land register for the whole of Scotland and a legal record of all transactions affecting individual properties, such as changes of title and conditions affecting the nature of feus (Richardson et al., 1975, p.51). Such record keeping was labour-intensive professional work involving the drafting of legal documents, and thus commanded high fees. These fees were regressive in that they affected all property equally and the same work was necessary for both tenement and villas: "Indeed the complications of feuing, ground burdens and other assorted

restrictions were frequently a more costly business on the congested central sites" (Rodger, 1976, p.206). These expenses helped to discourage skilled artisans in Scotland from purchasing houses in the late 19th and early 20th centuries.

## SECTION 6 THE SCOTTISH RATING SYSTEM

### 6.1 The Differences between the Scottish and English Rating Systems

In Scotland local rates were levied on all lands and heritable property. Under the provisions of Section 6 of the Lands Valuation (Scotland) Act of 1854 an assessor had to determine each year the rent that might be expected from a property. The Scottish rating system differed from the English system in two fundamental respects (Cmd.6595, pp.5-6):

- (i) In Scotland rates were levied upon both the owners and occupiers of housing; in England and Wales only occupiers were liable to pay rates.
- (ii) In Scotland rates were levied on the actual rental paid on a house, or in the case of an owner occupied house, the rental of a similar house; this was called the gross rental. In England and Wales, not only did rates not have to be imposed on the actual rent paid, but a deduction from the gross rental to cover the costs of



maintaining the property in a lettable condition was allowed.

Thus rates in England and Wales were levied on the net annual value of a property. Consequently in many urban areas of England and Wales between the wars the gross annual values of private rented houses were up to one-third below the rents which were being obtained for them (Cmd.6595, 1945, p.9). The Scottish rating system was not brought into line with the English system until the passing of the Valuation and Rating (Scotland) Act 1956.

## 6.2 The Effects of the Scottish Rating System on Owner Occupation

The fact that owner occupiers in Scotland had to pay both owners' and occupiers' rates, and were thus liable for two sets of property taxes, had been noted in the 1917 Royal Commission on Housing as causing hardship to the Scots:

...the classes on which the increase of rates has told most heavily are the occupying owners of houses of a good standard, many of whom have obtained their dwelling through building societies at the cost of prolonged effort, and who find themselves assessed for both owners' and occupiers' rates. (Cd.8731, 1917, MR, para.58)

The imposition of rates on owners in Scotland meant that this proportion of the rates had to be paid even though property was unoccupied; there was no corresponding liability under the English system since only occupiers paid rates. Because Scottish rating legislation hit owner occupiers particularly hard it is suggested that this was an

important causal factor for the country's low owner occupation rates. Indeed a post war Command Paper "The Scottish Rating System" (Cmd. 6595, 1945) claimed that this system had affected both the supply of, and demand for, houses for owner occupation in Scotland.

The Scottish rating system allegedly affected the supply side of housing by depressing the level of speculative building. Builders who erected houses for sale in Scotland owned such houses until they were sold. As property owners, they were liable to pay not only the annual feu duty on the land, but also owners' rates on the houses that they had built. While a house remained unsold, the cost of these payments could not be passed on to the new owner and so the profits of the developer were eroded. The possibility that this might happen was thought to have limited the level of private sector building both for renting and for owner occupation in Scotland. English builders were liable for neither owners' rates nor feu duty.

With this to consider the speculative builder in Scotland naturally had to be more completely satisfied that there would be an immediate possibility of obtaining a purchaser than had his opposite number in England. As a result the tendency north of the Border has been to build only for an established market, and not in reasonable anticipation of demand - which has been the healthier practice adopted in England. (Cmd.6595, 1945, p.6)

It was claimed that the rating system also had a detrimental effect on the demand for owner occupation in Scotland, since a prospective owner had to weigh up the risk that he might at some time in the future need to let his house. If a tenant could not be found, owners' rates had to be paid even



though the house was empty and the owner not able to recoup this payment in the rent charged. Also, if the amount of the owner's rate poundage increased, the owner of a property which was rented might not be in a position to raise the rent to maintain his profit level. This would occur in a situation where rents were controlled, or an over supply of property for rent depressed the private rental market (Cmd.6595, 1945, pp. 6-7).

The Local Government (Scotland) Act 1929 stipulated that, except where otherwise provided, all rates should be payable by owners and occupiers in equal proportions. However some aspects, for example the water rate, were levied only on the occupier and others, like the rate for the maintenance of drains and sewers, were regarded as the responsibility of the owner and allocated accordingly (ECA J 9/5, 28/6/1921, p.5). This meant that occupiers were always liable for a higher share of the rates than owners. Exactly how the rate was divided was the responsibility of each authority. All rating authorities did not interpret this provision in the same way and the fact that Glasgow Corporation allocated a higher proportion of rate poundage to owners, and a lower proportion to occupiers, than the other main Scottish cities will be shown to have been a contributory factor in the low rate of owner occupation in Glasgow in the inter-war period. In addition, Glasgow tended to set a higher overall rate poundage than Edinburgh, Aberdeen or Dundee. High rates were thought to act as a general deterrent to owner occupation, since rates formed a significant proportion of the annual costs of housing.

...in many of the towns and counties where the houses are most needed the present rate per £ is far above the average and the builder is consequently driven into other areas where the rating position is more favourable. (Cmd.6595, 1945, p.18)

It was claimed that "differences in rate poundages are undoubtedly an element in the situation to be taken into account by a builder who is estimating the possible market in various localities" (Cmd.6595, 1945, p.7).

### 6.3 The Effects of the Scottish Rating System on the Provision of Rented Housing

The combination of the fact that in Scotland owners were liable for rates and also that rates were likely to be higher since they were levied on the actual rent paid for a house meant that rates were, in effect, being levied upon rates. This fact helped to make Scottish rents more expensive for similar sized property than rents in England. Since rents were relatively more expensive it followed that rateable values were also higher than in England. In Scotland if the landlord raised the rent to cover an increase in owners' rates, the new rent automatically became the rateable value of the house. The tenant would not only have an increase in rent but also higher rates charges and this was said to be a factor in the traditionally bad relations between landlord and tenant in Scotland (Daunton, 1987, p.21).

The Scottish rating system not only affected the growth of owner occupation but also the level of building for private



renting. Rent restrictions, first introduced by the Rents and Mortgage Restriction Act of 1915, were continued in an amended form over the inter-war period. Although owners of rented property were permitted to increase their rents to cover any increase in owners' rates, this was a circuitous process since every increase in rents meant that the owners' rates would also rise. Because of this, the possibility of rent restrictions being re-introduced was particularly threatening to Scottish landlords, since if rent increases were limited or restricted and the owners' rate poundage continued to increase, the landlords' profits would inevitably fall (Cmd.6595, 1945, p.11). This possibility was thought to have restricted the building of new housing for renting in Scotland:

...we are convinced that the incidence of rates is one of the chief drawbacks hampering private enterprise. (Cmd.6595, 1945, p.14)

Thus it would appear that the Scottish rating system was an important factor in depressing the building of houses by the private sector, both for owner occupation and for renting. This influence was particularly felt during the inter-war years when rates rose sharply to cover the cost of increasing municipal involvement in providing services such as housing. In the period before 1914, when the demand for rented housing was met by private landlords, the average owners' rate was less than half the level charged in 1939; in Scotland the average owners' rate in 1913-14 was 2s 2d per £ as against 4s 11d in 1941-42 (Cmd.6595, 1945, p.14). Thus:

...we have come to the conclusion that the incidence of rates figures very large in the

calculations of builders and investors and is one of the main reasons for their reluctance to provide houses for letting in Scotland. (Cmd 6595, 1945, p.15)

It is significant that while between 1914 and 1939 the owners' rate in Edinburgh had only risen from 2s 0d to 2s 11d, and this was the lowest increase of any Scottish Burgh, in Glasgow the rate had increased from 2s 7d to 6s 4d. Edinburgh was traditionally a low rated city and to some extent the overall low level of rates was due to the high proportion of wealthy companies and corporations connected with banking, insurance and investment:

...all housed in valuable buildings, which thus take a considerable share of the burden of the local rates...The total annual value of property in the City (£4,700,000) is per head of the population higher than that of any of the large cities of the United Kingdom, with the exception of the City of London. (Stephenson, 1921, p.83)

The influence of the rating system on Edinburgh's tenure development in the inter-war period, together with an examination of the political background to the decisions in Edinburgh to keep both rates and the level of council building low, will be examined in more detail in Chapter 9.

## SECTION 7 CONCLUSION

This chapter has examined several differences between Scotland and England that can be shown to have had an influence on their relative tenure development. The main aim of the chapter has been to evaluate the effects that these factors have had on the different home ownership rates in the two countries and to identify how they might have



influenced owner occupation rates in Edinburgh between 1918 and 1939 to grow at a substantially higher rate than those of Glasgow and the rest of Scotland.

It has been established that lower incomes and higher unemployment in Scotland in the inter war period impeded the growth of owner occupation by restricting purchasing power. The dependence on heavy industry made both Scotland and Glasgow more vulnerable to the economic depression of the 1930s. Edinburgh, with a more broadly based industrial structure than the rest of Scotland, had a higher percentage of workers in expanding industries. As a consequence of this, unemployment in Edinburgh was lower than the Scottish average. However there is evidence that for some categories of white collar workers numbers were decreasing in Edinburgh in this period while increasing in Glasgow.

When differences between Scottish and English housing conditions were examined, it was thought that the Scottish housing form of predominantly flatted accommodation might have lessened the incentive for home ownership amongst Scots. Buying a Scottish tenement flat or flatted council house meant that, although the flat itself was owned, all common parts of the building were still shared with tenants. However it would seem that the Scottish housing form did not have any measurable effect on depressing the growth of owner occupation since the percentages of houses in this tenure in Edinburgh, the original tenement city, were on a par with average English figures. Indeed before the First World War Edinburgh and Glasgow both had levels of home ownership approximating to the average (estimated) percentage for

Great Britain. There is therefore no evidence that the tenement house form has had a negative effect on the relative owner occupation rates in England and Scotland, nor that any early home ownership initiatives in Edinburgh led to higher levels of owner occupation in that city than in Glasgow before the First World War.

An examination of the way in which the different levels of rents and building costs in Scotland and England might have affected tenure development in Scotland has indicated that both these factors probably affected the rate of building for the private sector before the First World War. This in turn led to a higher amount of council building in Scotland in the inter war period. However there is no evidence that the cost of building was higher in Edinburgh than in the rest of Scotland. There are also indications that rents were not dearer in Edinburgh than in the other Scottish cities and that the reasons for Edinburgh's high home ownership rates must be sought elsewhere. It has also been suggested that the Scottish land tenure and legal systems increased the cost of housing in Scotland and thus had a negative effect on the growth of home ownership. However these aspects affected the whole of Scotland including Edinburgh.

The higher unemployment and lower purchasing power of the Scots, the higher cost of building houses, the Scottish feuing system, the higher legal costs of buying a house and the Scottish rating system all combined to limit the growth of owner occupation by making the cost of buying and occupying a house dearer in Scotland than in England. Two



significant differences which have emerged between Edinburgh and other Scottish cities are the Capital's relatively favourable occupational structure in the inter war years and the lower level of rates and especially owners' rates charged in this period. Although other legislative differences affected the whole of Scotland, and therefore also affected Edinburgh, where rates were concerned local authorities had autonomy to determine both the overall rate poundage in their area and the proportion of rates to be paid respectively by owner and occupier.

The way the rating system in Edinburgh operated meant that rates at this time were consistently lower than those of other Scottish cities, especially Glasgow. The evidence touched upon in this chapter, that the power to set rate levels was used by Edinburgh Corporation to minimise rate liability by property owners, will be a significant aspect of the hypothesis that decisions by the Corporation were important in this period in influencing the level of owner occupation in Edinburgh. However this did not happen in a vacuum, since the city was able to set low rates in part because of its relative prosperity and consequent high assessable value. Thus the two factors that appear to have affected the differential growth of owner occupation in Edinburgh are inter-connected. The setting of rates levels is a political decision and the background to the local political system in Edinburgh will be discussed in Chapter 5. The way in which local political decisions influenced the growth of owner occupation will be examined further in Chapter 9. Chapter 4 will meanwhile go on to look at tenure

change in England, Scotland and Edinburgh up to the outbreak of the Second World War.

SECTION 1: INTRODUCTION

This chapter will examine how the 19th century Edinburgh was transformed from a small town into a major centre of industry and commerce. It will consider the relative position of the city up to 1815. First the focus will be on the development of the city. Then the process by which the market in private houses began to break down in the period of the First World War. It will be argued that the city was not a static entity but a dynamic one, constantly changing and adapting to the needs of its inhabitants. The chapter will also consider the role of the city in the development of the Scottish economy as a whole.

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## CHAPTER 4: TENURE CHANGE AND THE GROWTH OF OWNER OCCUPATION

### SECTION 1 INTRODUCTION

This chapter will examine how the three main tenures developed in Edinburgh, using both primary and secondary source material. Section 2 will consider the relative position of the tenures up to 1918. First the focus will be on the development of owner occupation. Next the process by which the market in private rented housing had begun to break down in the period leading up to the First World War will be examined. Finally the provision of housing by local authorities under the 1890 Housing of the Working Classes Act, and the implications of this experience for future council house building in Edinburgh, will be discussed.

Section 3 deals with tenure developments between the wars and includes an estimation of the level of change in Edinburgh. Section 4 examines the legislation which provided loans and subsidies for house building and compares the numbers of dwellings produced under each Act in England, Scotland, Edinburgh and Glasgow. Section 5 relates the level of building in the period both at a national and local level to various important indices such as interest rates and the cost of living. The causes of the housing boom in the 1930s will also be examined. The aim throughout the chapter will be to provide an explanatory background for the empirical chapters to come and to identify gaps in existing knowledge which might be filled by empirical research.

## SECTION 2 THE TENURE SITUATION BEFORE 1918

### 2.1 The Extent of Home Ownership in Britain Before 1918

The extent of home ownership throughout Britain in the early twentieth century is unknown. Bowley has claimed:

...we have no means of knowing statistically the extent of owner occupation before the Great War. We must content ourselves with the general statement that both in relative and absolute importance owner-occupation increased in the years following the war...there is no need to be led astray in a futile search for non-existent statistics. (Bowley, 1945, p.85)

Swenarton and Taylor also maintain that the precise nature and dimensions of the growth of owner occupation remain unclear. They ask: "What exactly was the level of owner occupation prior to the First World War? Who were the owner occupiers and where were they found? What was the level of owner occupation on the eve of World War 2?" To such questions they can only reply: "There is currently no reliable answer in the literature" (Swenarton and Taylor, 1985, p.373).

Conventionally, a figure of between 10 and 15% for owner occupation in England and Wales in 1914 has been assumed (Cleary, 1965, p.185) although Swenarton and Taylor claim that this is based on guesswork plus allegedly inaccurate figures collected by the Departmental Commission on Valuation for Rates (Swenarton and Taylor, 1985, p.375). They maintain that the only existing data on early home ownership over more than one time period was collected by



Daunton using Cardiff rate books (the annual property tax registers), and describe this as "our only reliable figures for change over time in the pre-1914 period" (Swennarton and Taylor, 1985, p.376). They conclude that the national level of owner occupation will remain unknown until further work has been done on rate books, which are the English equivalent of Scottish valuation rolls.

Although Daunton's study of Cardiff (Daunton, 1976) was thought to include the only existing figures for the growth of owner occupation in a city over two dates, reliable figures for Edinburgh, also obtained from work done on local property tax registers, have been calculated for the present study. These include the percentage of owner occupiers in various categories of property for the dates 1855 and 1914 (tabulated from appendices to Gordon, 1971). In addition, because a survey of all property in Edinburgh was carried out immediately after the Second World War, owner occupation figures for houses in the categories both under and over £45 rateable value are also available for 1946. The fact that a (hitherto unknown) sequence of owner occupation rates is available for three dates would appear to make Edinburgh unique amongst British cities. A figure for Glasgow is also available, which shows that 12% of house property in that city was owner occupied in 1900 (Morgan and Daunton, 1983).

The figures for Edinburgh in 1855 and 1914 have been calculated for this study by using raw data contained in the appendices to a Ph.D. thesis by Gordon, (1971). The subject of this thesis was an analysis of the relative status of

Edinburgh housing over time, not the growth of owner occupation, although the general feature that "the percentage of owner-occupancy increased in direct relation to assessment, particularly in Edinburgh" was noted (Gordon, 1971, p.35). The original work consisted of the tabulation of information on the rateable value of all properties in the valuation rolls of Edinburgh/Leith for 1856, 1914 and 1962.

Gordon included as an appendix to his thesis a frequency distribution table for rateable values for each of these years. This rose in £1 intervals, with both the total number of houses and the number of these which were owner occupied included for each interval. It was therefore possible to use this raw data to calculate the percentage of owner occupiers for various bands of property values. In order to chart the development of status areas in Edinburgh, Gordon grouped the rateable values for each of his three sample years into 5 "grades" of housing. In Edinburgh the 1855 and 1914 valuation rolls list not only rateable values but also owners' and tenants' occupations, and Gordon categorised some of these by using the occupational classification in the 1921 census. He explained: "categorisation was assisted by the use of householders' occupational status" (Gordon, 1971, summary).

Because of the different rating systems in Scotland and England a direct comparison of properties in Edinburgh and Cardiff using rateable value levels is not possible. However because of the scarcity of early owner occupation figures it is desirable to attempt some level of comparison,



however inexact, between the percentages which can be tabulated from data contained in Gordon's appendices, and the work that Daunton did on early home ownership in Cardiff (Daunton, 1976). Hence Gordon's Grades 1 and 2 categories of housing (which included those houses inhabited by top businessmen and lawyers in Grade 1, and merchants and doctors in Grade 2) have been amalgamated into a single "Professional" Grade 1, similar to Daunton's Grade 1. Thus the following grades are very roughly comparable.

Grade 1	Houses occupied by the professional classes
Grade 2	Houses occupied by the middle classes
Grade 3	Houses occupied by clerks and skilled artisans
Grade 4	Houses occupied by the semi and unskilled working classes

(Daunton, 1976,p.23)

Table 4.1: Percentage of each grade of housing which was owner occupied in Edinburgh and Cardiff 1855-1914

	Edinburgh (with Leith)		Cardiff	
	1855	1914	1884	1914
Grade 1	48.7	54.1	26.3	22.3
Grade 2	21.7	42.5	18.3	14.9
Grade 3	11.9	27.5	10.3	6.4
Grade 4	1.9	4.4	3.7	1.3
All Grades	8.4	12.4	9.6	7.2

Edinburgh/Leith figures compiled from appendices to Gordon, 1971; Cardiff figures from Daunton, 1976, p.23.

Although only 1914 is common to both cities, it is significant that by this date owner occupation rates for all grades of housing were higher in Edinburgh than they had been in 1855; in Cardiff, however, over all four categories, owner occupation rates had gone down between 1884 and 1914. Overall, the average percentage of houses which were owner occupied in Edinburgh rose from 8.4 in 1855 to 12.4 in 1914. However the average 1914 figure for Cardiff, at 7.2, was not only lower than the Edinburgh figure for the same date but had fallen in comparison with the Cardiff figure of 9.6% in 1884.

Daunton admits that the causes of this fall in Cardiff are unclear. Partial sets of rates books available for the years 1894 and 1904 showed that the decline was continuous. The overall figure concealed differences between old and new housing, with a rise in owner occupation rates in those areas of class 2 housing which had been developed since 1910, and a fall in houses built before 1884. Daunton finds it particularly difficult to account for the continuous decline in working class owner occupation rates between the two dates since this does not correlate with either supply side features such as the building cycle, or demand side explanations such as the level of real wages. He concludes that it is probably necessary to consider working class attitudes to owner occupation, or to take into account the fact that working class family size, unlike that of middle class families, did not fall during this period (Daunton, 1977, p.113).



Given the admitted limitations for comparative purposes of the data on Edinburgh and Cardiff , some useful indications have emerged. First, it should not be assumed that the growth in owner occupation rates which occurred in Edinburgh up to the First World War was necessarily typical of this period, but rather had specific causes. Second, the rate of movement of owner occupation levels down the class structure in cities proceeded at different rates. A comparison of home ownership rates in both Edinburgh and the then separate burgh of Leith in 1855 and 1914 suggests that the differences in the rate of the growth of owner occupation in this period is a factor of the relative supply of property in the lowest grade.

In 1855 Edinburgh had an overall owner occupation rate of 9.0%, while Leith had just 6.1% of its population home owners (Table 4.2). Similarly in 1914 Leith had a lower overall percentage of households in owner occupation at 9.5% than Edinburgh's 13.1% (Table 4.3). This is in spite of the fact that for this date, in three out of the four grades, owner occupation rates were considerably higher in Leith than in Edinburgh. It is the higher percentage of Leith housing in Grade 4, the grade which contains the lowest proportion of home owners, which gives Leith a lower overall percentage of rate payers who were owner occupiers. In 1855 Grade 4 housing was 67.7% of the total housing stock in Edinburgh and 77.7% in Leith, and by 1914 the difference was even more pronounced, with 70.4% of the housing in Edinburgh in the Grade 4 category. This was considerably less than the 86.8% in Leith.

Table 4.2: Owner occupation in Edinburgh and Leith 1855

	% Houses in each grade		% Houses in each grade owner occupied	
	Edinburgh	Leith	Edinburgh	Leith
1	7.6	2.4	48.6	49.7
2	10.7	5.8	21.3	25.3
3	14.5	14.2	12.1	10.9
4	67.7	77.7	1.8	2.4
Total	100	100		
Overall	9.0	6.1		

Source: Percentages calculated from appendices to Gordon, 1971

Table 4.3: Owner occupation in Edinburgh and Leith 1914

	% Houses in each grade		% Houses in each grade owner occupied	
	Edinburgh	Leith	Edinburgh	Leith
1	4.8	0.6	53.9	59.8
2	6.3	3.7	40.7	54.5
3	18.5	8.8	26.3	38.2
4	70.4	86.8	4.4	4.3
Total	100	100		
Overall	13.1	9.5		

Source: Percentages calculated from appendices to Gordon, 1971

This is a significant finding in view of the fact that owner occupation rates in Edinburgh at 12.4% in 1914 were similar to Glasgow's figure of 12% in 1900. The similarity indicates that the later divergence in owner occupation rates between these two cities (in the census of 1961



Edinburgh's owner occupation rate was 44% while Glasgow's was only 16%) resulted from differences in their housing development in the inter war and immediate post war period and was not the result of differences in the supply of pre-1914 housing.

## 2.2 The Private Rented Market

The private rented market at this time was regulated by a combination of supply and demand factors. Supply was affected mainly by the cost of construction, level of interest rates and the availability of loan capital for builders and landlords. Demand was influenced by demographic pressure and local employment conditions (Daunton, 1987, pp.41-42). There were indications that the equilibrium in private rented housing was under threat by the end of the first decade of the twentieth century since the number of houses constructed per year, most of which were built for renting, fell between the first years of the century and 1911. The rate of house building in England dropped from a peak of 130,000 in the years 1905-1906 to a low of 30,000 in 1910-1911 (Central Housing Advisory Committee, HMSO, 1944, p.5). The decline in the rate of building started earlier in Scotland. In 1904, 17,122 houses were completed; after that the number declined, reaching a low of 2,757 in 1911 (Cmnd.6741, 1945, p.6). It was said that the building industry in Scotland had been seriously affected by the introduction of increment duty on both undeveloped building sites and ground annuals in the budget of 1909. One member of Parliament claimed:

I know districts in which a great many houses were built from year to year, and as soon as that legislation came into force, the building of new houses stopped entirely from that very moment. (Hansard, Vol. 115, 1919, col.675-6, quoted in Morgan in Rodger, 1989, p.148)

An analysis of the completion dates of a sample of 20% of Edinburgh properties in the Register of Sasines indicated that there were high levels of local building activity in 1896-99 and 1902-05 but a serious slump occurred from 1908 onwards (Richardson et al., 1975, pp.58-59). Dean of Guild building statistics for Edinburgh confirm this, showing that the average number of new houses built each year during 1890-1899 was 1,307; during 1900-1909 the average dropped to 850 and from 1910-1918 completions were only averaging 90 per annum (ECA, Q 1/2, 21/10/1919).

Factors which are thought to have decreased the profitability of rented housing in this period, and thus undermined the rate of building for renting, include rising interest rates, an increase in the burden of local taxation, a substantial increase in the cost of building materials and wages, an over supply of houses for renting (so that a large number remained un-let) and the high cost of land. It is considered that rising interest rates and availability of funding were particularly important (Rodger in Rodger (ed.), 1989). While interest rates were low, an investor who could borrow two thirds of the value of the house at 3.5% to 4.5% could expect to obtain a return of perhaps 7% on the money s/he had invested in the property (Daunton, 1983, p.99). When rates rose above the 4.5% level the percentage return fell and building for the private rented sector became



unprofitable (Daunton, 1989, p.27). At this period investments other than house property, such as government stock and other securities, were becoming popular because of the regularity of the return on the capital invested and the absence of the uncertainty about future profits associated with owning rented housing (Royal Commission 1917, Minority Report, para.24). This meant that would-be landlords found it difficult to obtain capital for building.

It is claimed that the precise causes of the slump in house building during this period must be sought at the local level. Rodger has pointed out that although at the aggregate level the link between house building and economic activity or industrial performance was not necessarily close, and in 1904-1914 appeared to be counter cyclical, in the local house building market the connection was much closer (Rodger, 1976, p.473). He noted that, out of twenty seven Scottish burghs, supply based factors, such as a surplus of vacant properties or increasing building costs, were "conspicuously more effective in explaining house building fluctuations" than demand factors. In four burghs, Dundee, Falkirk, Hawick and Stirling, demand factors were of fundamental importance. These included demographic pressure (especially an increase in household formation and urban immigration) and increasing real income levels. In five burghs, Edinburgh, Govan, Musselburgh, Paisley and Rutherglen, the supply and demand factors were "approximately equivalent in their explanatory contributions" (Rodger, 1976, p.507).

Evidence of a general slump in house building in the 1905-1914 period has lead some analysts (Tarn, 1974; Gauldie, 1979) to claim that the building of houses for working class renting in Britain was no longer a commercial proposition even before the passing of the Rents and Mortgage Interest (War Restrictions) Act 1915, which was intended to stop inflationary war time rises in the cost of accommodation, affected the profitability of rented housing. Under the terms of this legislation all houses whose rents did not exceed £35 in London, £30 in Scotland and £26 elsewhere had their rents frozen at the level of 3rd August 1914. Mortgages could not be called in nor interest rates be increased. The role of the Government in the demise of the private landlord is a matter of controversy. This centres round the question of whether the failure of the private rented sector led to government intervention, or whether, as Daunton claims, government legislation caused a possibly temporary situation to become permanent:

It could be argued that the pre-1914 problems in the housing market were essentially cyclical, and that the permanent structural crisis in the private sector resulted rather from the action of the government in controlling rent levels in 1915. On this view, the failure of the private market was the consequence, not the cause, of government intervention. (Daunton, 1983, p.3)

Whether the housing market could have recovered spontaneously after the war is a matter of controversy, although the poor housing conditions which prevailed in Scotland in this period made at least Scottish recovery seem doubtful. It is likely that the passing of the Rents and Mortgage Interest (War Restrictions) Act 1915, and before this Public Health legislation and the Housing of the



Working Classes Act 1890, made landlords feel that further government intervention was a possibility. As a consequence of this landlordism was apparently no longer regarded as a secure way of obtaining an income.

### 2.3 Public Sector Housing

Although the vast majority of those who rented did so in the private sector, another, albeit minor, source was housing provided by the local authority. The Dwelling Houses (Scotland) Act of 1855 had given Scottish local authorities the power to build housing for the working classes. Part 3 of the Housing of the Working Classes Act 1890, a consolidating Act, gave local authorities power to initiate the building of new houses. Although no national data on council starts before 1918 exists, it is thought that by the beginning of the First World War the stock of municipal dwellings must have been approximately 24,000 units, which was well under 0.5% of the total stock of houses at the time (Merrett, 1979, p.26). In the Scottish cities which built local authority housing, about 1% of families were council tenants (Rodger, 1989, p.9). In only four burghs (Glasgow, Greenock, Perth and Oban) did the accommodation provided house more than 1% of families in the locality. In Edinburgh 0.8% of families were housed in this tenure and in Leith the figure was 0.5% (Cd.8731, 1917, para.1789).

Details of early municipal housing in Edinburgh contained in an Edinburgh Corporation report dated 6th December 1917 reveal that a total of 651 houses had been provided by the

Corporation; 408 of these were new build, consisting of 4 three-roomed, 238 two-roomed and 166 single-roomed houses. The average building cost of these houses was £160 and the net return on this was said to be under 3%, allowing nothing for site repayment or capital (ECA J 16/11). The new houses were usually erected on the sites of substandard houses which had been demolished and were to house people displaced by Improvement Schemes. There is evidence that Edinburgh Corporation did not consider this early experience in providing housing for the working classes to have been a success; the opinions of those who were rehoused are unknown. The houses were managed until 1904 by a charitable body, the Edinburgh Social Union, and after this by local house factors. It was alleged in 1917 that the management of these houses was causing problems and that the percentage of "empties and lost rents" had been as high as 11% before the war. The expenditure on repairs was also costly, being "well over one-sixth of the gross rents received" (ECA J 16/11).

It was claimed that this early experience of Edinburgh Corporation in the municipal housing field had indicated that not only was it undesirable to build tenement blocks in the "crowded parts of the city" but that it was also necessary to select "careful tenants who will take reasonable care of the houses and a pride in their surroundings." Indeed where future house building policy was concerned it was thought that providing housing for workers on low wages was not the best option:

it is better policy to provide improved houses for the better class of working men who can afford to pay what would be an economic rent on the cost of



erection in normal times, and fair site value, leaving the houses thus vacated by them to be occupied by those only able to pay smaller rents. (ECA J 16/11, 6/12/1917)

The experience of providing local authority housing under the 1890 Act was a factor in the decision made by Edinburgh Corporation in the aftermath of the First World War that the subsidised housing built under the Housing and Town Planning, etc, Act 1919 should be of a superior type, the rents of which could only be afforded by white collar and skilled manual workers.

The breakdown in the equilibrium between supply and demand, already implicit in the falling housing output in the years immediately before the First World War, was exacerbated by the Rent and Mortgage Interest (War Restrictions) Act 1915. This breakdown had already led to the setting up of the Royal Commission on the Housing of the Industrial Population of Scotland in 1912. The Royal Commission addressed the question of whether local authorities should have an obligation to provide housing, or merely be expected to enable or facilitate its provision. The main conclusion of the report supported the provision of housing by the state as an alternative to the "failure" of private enterprise:

We have come to the definite conclusion that for the housing of the working classes the state must accept direct responsibility. (Cd.8731, 1917, para.1938)

This was a controversial decision, with four of the twelve commissioners disagreeing and producing a Minority Report which concluded that too much emphasis on state provision was undesirable. They maintained that local authorities,

while needing to provide for the very poorest classes, should not be expected to supply housing for all the classes of workers included under the Housing Acts; their main function should be to enable the provision of housing rather than providing housing directly.

Although the development of state provision is not the main focus of this thesis, the policy decision which was eventually formulated, namely that local authority housing should be for the whole of the working class and not just the poorest workers, had a significant effect on future owner occupation rates by providing state housing for some of those who might otherwise have decided to purchase their own houses. It was also a competitor for the private rented sector.

## SECTION 3 THE INTER WAR PERIOD

### 3.1 The Level of Tenure Change in Britain Between the Wars

Exact tenure figures for Britain in this period are again unavailable. Swenarton and Taylor conclude that "the true level of owner occupation in 1938 was somewhere below 35%" (Swenarton and Taylor, 1985, p.377). They estimated this by using figures compiled from the Ministry of Health "Report to the Minister by the Departmental Committee on Valuation for Rates", 1939, Appendix D. However, although these figures were obtained from rating returns covering 73% of the housing stock, they not only did not cover Scotland but also excluded separately rated flats and houses in tenements



and property which was partly used for purposes other than a dwelling house. They are consequently only useful as a rough estimate of owner occupation in England and Wales.

Another estimate was made in March-April 1947 by the Government Social Research Unit (*The Social Survey*, HMSO, 1947). This used a survey of 6,000 householders in England, Wales and Scotland and arrived at a figure of 27%. McCulloch claims that this survey is "dubious" since his research indicated that poorer households tended to blur the distinction between paying a mortgage and paying rent, which might help to explain the figure of only 4% for people in the process of buying their house. He claims that building society figures for those buying a house with a mortgage should be nearer 11% (McCulloch, unpublished, p.4). This would make the estimated overall percentage of owner occupiers 33%. There are no available statistics on tenure change in Scotland between the wars, but figures for Edinburgh for both 1914 and 1946 are included in Section 3.3 below. During this inter war period the growth of home ownership occurred not only through the building of new houses but also through the sale of housing previously in the private or public rented sectors to owner occupiers.

### 3.2 New Build Housing in Britain 1918-1939

Scotland's total housing output was, relative to population, only two-thirds that of England during this period and the main reason appears to have been the low level of building by the private sector. Table 4.7 shows comparative figures

for Scotland and England and Table 4.8 illustrates differences in output between Edinburgh and Glasgow. In the 1931 census the population of Edinburgh was 439,010 and that of Glasgow 1,088,461.

Table 4.4: Housing Built in England and Scotland, 1918-1939

	England	Scotland
Houses built by L. Authorities	1,111,700 (27.8%)	212,683 (68.3%)
Houses built by unsubsidised private enterprise	2,455,600 (61.4%)	66,459 (21.3%)
Houses built by subsidised private enterprise	430,400 (10.8%)	32,358 (10.4%)
Total houses built	3,997,700 (100%)	311,500 (100%)

Source: English figures from Bowley, p.271; Scottish figures from Cmd.6741, p.10; also Bowley p.266

Table 4.5: Housing in Edinburgh and Glasgow, 1918-1939

	Edinburgh	Glasgow
Houses built by L. Authority	14,763 (34.0%)	53,861 (73.2%)
Houses built by unsubsidised private enterprise	17,237 (39.7%)	8,922 (12.1%)
Houses built by subsidised private enterprise	11,471 (26.4%)	10,847 (14.8%)
Total houses built	43,471 (100.1%)	73,630 (100.1%)

Source: Glasgow figures from GCR 1919-1947; Edinburgh figures from Abercrombie Civic Survey, Appendix 1; EC Accounts of the Corporation, 1940, p.142



It has been estimated that 311,500 houses were built in Scotland between the years 1918 and 1939; of these 68% were built by local authorities and 32% by private enterprise, the latter both for renting and owner occupation. Of the 98,817 Scottish houses built by the private sector in the inter war period, 32,358 (33%) were built with subsidy, mainly in the period 1924-1934, and 66,459 (67%) were built without subsidy, mostly between 1933 and 1939 (Cmd.6741, 1945, p.10). It is significant for the different development of future owner occupation rates in the two countries that in England and Wales the percentages of private sector and local authority completions were reversed, with 2.9 million (72%) of the 4 million houses built in the inter war years provided by private enterprise. Of these only 430,400 (15%) of the private enterprise houses were built with a subsidy (Bowley, 1945, p.271).

In Edinburgh, of 43,471 houses built between 1918 and 1939, 14,763 (34%) were built by the local authority and 28,708 (66%) were built by private enterprise (City of Edinburgh Accounts of the Corporation, 1940, p.142). In Glasgow 73,630 houses were completed in the same period. Of these, 53,861 (73%) were Corporation houses and 19,769 (27%) were built by private enterprise (GCR 1919-1947). The 34% of houses in Edinburgh built by the Corporation between the wars is considerably lower than both the Glasgow figure and the Scottish figure for this tenure of 68%, and approximates more closely to the English figure of 27%. The inter war pattern of relatively low local authority provision and relatively high private sector provision constitutes an historical supply side reason for owner occupation figures

in Edinburgh following an English rather than a Scottish pattern. Chapter 9 will indicate that minimising council house provision and maximising the building of housing for the private rented sector and for owner occupation was an important aspect of Edinburgh Corporation policy in the inter war years.

### 3.3 Tenure Change in Edinburgh in the Inter War Period

This section will consider the level of tenure change in the inter war period and examine how change occurred. It was mainly through a combination of new build, tenure transfer (including the sale of Corporation houses, which will be covered in Chapters 7 and 8) and demolition. Conversions and acquisition by the local authorities also involved tenure change. However, apart from the information that Edinburgh Corporation provided 737 houses, mainly of 1 and 2 apartments in improvement and reconstruction schemes up to August 1939 (ECA Q 27/5), it has proved impossible to find any details of these two processes.

To enable an estimation of the level of tenure change in Edinburgh in the inter war period, figures for 1914 were recalculated, again using the raw data in the appendices to Gordon (1971), on a similar basis to the 1946 figures (Table 4.6). An examination of property in the valuation rolls for Edinburgh in both 1914 and 1946 revealed that the gross annual value of the same house rose between the two dates and consequently a house which had a rateable value of £45 in 1946 had a previous rateable value of somewhere between



£30-38 in 1914. Hence a value of £34 for 1914 has been adopted as the rough equivalent of £45 in 1946.

Table 4.4 indicates that the main difference which occurred between 1914 and 1946 was the fall in the proportion of the housing stock which was privately rented. By 1946 (Table 4.5) the majority tenure in houses with rents of over £45 was now owner occupation at 80.4%. Although the majority tenure of houses with a rent below £45 was still private renting, 27.2% were now owner occupied and 14.6% were rented from the Corporation.

Table 4.6: Percentage Tenures of housing in Edinburgh/Leith in 1914

	Under £34 rental(88%)	Over £34 rental(12%)	All rentals
Private rented	91.2	54.9	86.8
Owner-occupied	8.0	45.1	12.4
Corporation	0.8	0.0	0.8
Total	100	100	100

Source: Percentages calculated by using raw data in appendices to Gordon, 1971

Table 4.7: Percentage Tenures of Edinburgh housing in 1946

	Under £45 rental(88%)	Over £45 rental(12%)	All rentals
Private rented	58.2	19.3	53.6
Owner-occupied	27.2	80.4	33.5
Corporation	14.6	0.3	12.9
Total	100	100	100

Source: *Report on Survey on Housing Conditions, City and Royal Burgh of Edinburgh, 1948*

Because the 1914 totals from which these percentages were calculated do not include the suburban areas, which were not included within the Edinburgh boundary until 1920 (and are therefore included in the 1946 figure), no accurate numerical comparisons for the two time periods can be made. Hence it is not possible to calculate how much of the growth of owner occupation might be due to transfers from the private rented sector. Indeed, since the figure of £34 is a somewhat arbitrary one, these percentages are presented only as a broad estimation of the tenure change which occurred during the inter war period.

### 3.4 The Causes of the Decline of the Private Rented Sector

The rent controls which had been introduced in 1915 were continued after the war, in a period when prices of other commodities rose sharply. This reduced the profits of landlords and helped the decline of the private rented sector. Although rent rises had also been limited in other European countries, such controls were either removed after the war, as in the United States, or else landlords were compensated for loss of profits, as occurred in France and Germany (Daunton, 1987, p.28). However rent control in Britain was maintained with some adjustments throughout the inter war period, although still affecting only houses built after 1914. The Increase of Rents and Mortgage Interest (War Restrictions) Act 1919 extended rent control to houses with a rateable value of up to £70 in London, £60 in Scotland and £52 elsewhere, although rents could be



increased by 10% from their level of 1914 and mortgages by 0.5%. Further Rent Acts raised these limits. In 1920 the maximum rent levels affected were raised to £105 in London, £90 in Scotland and £78 elsewhere and rents could be raised by 40% above the 1914 level; however mortgages could also be raised by 1%, which eroded the gain for landlords. In 1923 rent control was moved to the tenancy so that although sitting tenants were still protected, the house was decontrolled once the tenant moved (Daunton, 1987, p.29). This impeded the mobility of tenants and also increased the likelihood of eviction. The Rent Act of 1933 maintained control in the cheapest (C) category of houses, decontrolled the most expensive (A) category and decontrolled the middle (B) category whenever the landlord regained vacant possession. The Marley Committee estimated in 1931 that decontrolled rents were 90% above pre war levels compared to 50% for controlled tenancies. It is relevant here that wage rates in the later 1930s were approximately double the 1914 level (Richardson and Aldcroft, 1968, p.191).

A detailed analysis of why the interests of landlords appear to have been sacrificed in the inter war period is beyond the scope of this thesis, which will consider the decline of the private rented sector and the development of local authority housing only in as much as the relative position of these tenures affected the growth of owner occupation. Work done on the valuation rolls has indicated that this "decline" was not always a steady one and the difference between "owner occupied" and "rented housing" is not necessarily straightforward. The definition of "owner occupied" is that the house is lived in by its owner; rented

property has a tenant who pays rent to a landlord. This landlord may be a firm or institution owning many properties or the owner of one house which is rented to a tenant. The valuation rolls showed that for a few cases, in the houses which were built before 1918, a house was occupied by its owner at an early stage of its history but had a tenant, and therefore counted as being in the rented sector (although owned by the same person), at a later date. Thus the distinction between the tenures is not always clear cut.

McCrone and Elliot maintain that the rate of the down-turn in the private rented sector in Britain as a whole was only gradual in the inter war period. They base this assertion on figures for England and Wales (there were no comparable figures for Scotland) since the stock of private rented housing fell by only 7% between 1919 and 1938, compared with 30% between 1938 and 1960, 37% between 1960 and 1975, and 42% between 1975 and 1985. Indeed they refer to this period as the "inter-war Indian summer for private landlords" (McCrone and Elliot, in Rodger, 1989, p.215). There are no figures available for the sale of houses by landlords to owner occupiers in Edinburgh in this period.

McCrone and Elliot believed that the reason behind the apparent slow rate of this decline, relative to later changes in the private rented sector, was that the provision of new private rented housing could still be profitable in the period immediately after the First World War. When building costs were high, subsidies were available. It is also significant that new property built for private renting was not subject to rent control, although the existence of



controlled rents for pre-1914 property might have been expected to depress the level of rents generally. In the 1930s the conditions which led to a high level of building for owner occupation, including low building costs and interest rates, also made building for private renting a practical proposition, with 60,000 new rented properties built in England and Wales between 1933 and 1939 (McCrone and Elliot, 1989, p.100). The section below, which looks at legislation in this period, will show the amount of building carried out, both by the private sector and the public sector under the provision of the inter war Housing Acts in England, Scotland, Edinburgh and Glasgow. Empirical work in Chapter 6 of this thesis will examine the rate of tenure transfer in pre-1914 property from 1900 to 1939.

### 3.5 Demolition and Slum Clearance in Edinburgh and Glasgow

The process of slum clearance in the inter war period began with the Housing, etc, Act, 1923 which provided that the cost of rehousing people displaced from insanitary areas or in improvement schemes should be met equally by central and local government. The Housing (Scotland) Act 1930 withdrew this provision but substituted a subsidy of £2.10s for each person rehoused. Figures in the *Accounts of the Corporation of the City of Edinburgh (1940)* show that in the period from 1918-1939 7,188 houses were demolished by the Corporation, affecting 23,717 persons. There are no figures available for houses demolished by private individuals. When houses were demolished the owners were compensated by only the site value. The total number of houses built by the Corporation

in this period was 14,763, making a surplus of 7,575 houses built by the Corporation over those which it demolished. Figures are available for demolitions in Glasgow for the longer time scale 1919-1947. These show that the number of uninhabitable houses demolished was 15,097. This compared with the total number of 59,734 houses built in Glasgow in the period from 1920-1947 (GCR, 1919-1947). Thus from 1919-1947 Glasgow Corporation built a surplus of 44,637 houses. Although the different time periods make direct comparisons between Edinburgh and Glasgow difficult, the number of houses demolished in Edinburgh from 1918-1939 was 16.4 per thousand of the population (1931 census figures) while in Glasgow from 1919-1947 the number per thousand was the lower figure of 13.9.

The relative percentages of the 7,188 properties demolished by Edinburgh Corporation which were owned by landlords or by owner occupiers is not known but it was probable that most of these properties were small tenement flats in the private rented sector. Annual statistical breakdowns of valuation data for all Edinburgh wards show a decrease of 2,296 houses rated at under £15 in the period 1926-1932 (the only period for which such a breakdown was available). In all the categories between £15-£100 there was an increase in the numbers of houses for the same years. Although the total number of houses which were built for renting in Edinburgh in the inter war period is not known, available figures show that Edinburgh Corporation subsidised the building of 571 houses for private renting under the 1924 Act and 12 houses under the 1935 Act. It is also known that loans and cheap feuing terms were provided for the building of 5,207 houses



for the private rented sector after 1933. This is a total of known building for the private rented sector of 5,790 houses (figures from ECA J 23/7). However it is likely that the true total of building for private renting in the period was higher than this, since it is not known how much of the subsidised building for owner occupation ended up in the private rented sector or how much unsubsidised building was for private renting.

#### SECTION 4 INTER WAR LEGISLATION TO SUBSIDISE BUILDING FOR THE PRIVATE SECTOR

After the First World War the fact that private enterprise alone could not ensure an adequate supply of working class housing led to state intervention in the housing market. This consisted of several important Acts directed towards subsidising housing built both by local authorities and by the private sector. In the case of the latter, building both for owner occupation and for renting was subsidised. Unless otherwise stated Edinburgh figures are from the *Accounts of the Corporation 1940* and Glasgow figures from the *Review of Operations 1919-1947*.

##### 4.1 The Small Dwellings Acquisition Acts 1899 and 1923

Local authorities were first given statutory powers to lend money to encourage the growth of owner occupation by the Small Dwellings Acquisition Act of 1899. This legislation was originally aimed at expanding the level of home

ownership amongst the working classes by enabling them to buy the houses in which they either resided or undertook to begin residing in within 6 months. There was a residence restriction because the Act was passed at a time when there was not a shortage of houses and therefore no particular desire on the part of central government to increase the housing supply. The maximum advance was four-fifths of the market value of the house, up to a maximum of £400; this was amended to £800 by Section 39 of the Housing, Town Planning, etc, (Scotland) Act 1919 (ECA, Q 2/1, p.19). However no transactions under this phase of the Act were carried out in Edinburgh, and the only areas in Scotland where small numbers of sales had taken place before 1923 were Bo'ness and Hamilton (Cd.8731, 1917, para.2017).

The Housing, etc, Act 1923, which was passed at a time of post war housing shortage, increased the take up of loans under the SDAA by removing the residence qualification and raising the level of the maximum advance to £1,200 or not more than 90% of valuation. An advance could also now be made to an intending owner who wished to employ a builder to erect a house. In Scotland the local authority was obliged "to prepare and register all deeds, etc necessary for completing the title of the purchaser and include the cost in the amount of the advance" (Cmnd. 6741, 1945, p.8). The scheme was approved by Edinburgh Corporation on 26th November 1923. Under the provisions of the Housing (Scotland) Act 1935 the limit was reduced to £800. 3,605 houses were built in Scotland under the provisions of this Act up to the end of 1938; of these 1,926 were in Edinburgh



and 662 in Glasgow (SRO, DD6 230). The reasons for this imbalance will be discussed further in Chapter 9.

#### 4.2 The Housing, Town Planning Act 1919

The first Act which subsidised the building of housing by local authorities was the Housing, Town Planning Act 1919 (the Addison Act) passed by a coalition government under Lloyd George. The optional power which local authorities already had to build housing for the working classes was changed into an obligation to:

consider the needs of their district with respect to the provision of houses for the Working Class, and within 3 months from the passing of the Act (viz. 19th August 1919) to prepare and submit a scheme for the exercise of their powers. (ECA, Q 1/2, 21/10/1919)

This Act was significant in that central government had an open ended commitment to meet the housing deficit of any local authority over and above a rate of four fifths of a penny in the pound in Scotland, or one penny in England. The difference reflected the fact that in Scotland the local rates were levied on the gross valuation of a house whereas in England they were levied on the net valuation. Edinburgh as a city with a high assessable value could expect to raise around £12,000 as the product of four fifths of one penny in the pound rate and would obtain no benefit from the 1919 Act unless the annual housing deficit exceeded this (ECA HTP Box 2 3/5); the city had thus an incentive to maximise the production of houses under this Act. In England and Wales a total of 174,635 houses were built under this Act, 170,090

(97%) by the local authorities and 4,545 (3%) by non-profit making public utility societies, later called housing associations (Bowley, 1945, p.23). These societies were allowed to sell houses built under the 1919 Act, subject to the approval of the Board of Health (Statutory Rules and Orders 1920, no. 1846/S.85).

In Scotland 25,129 houses were built under this legislation, 421 (1.6%) of these by public utility societies between 1920 and 1925. In Edinburgh 1,294 houses were built under the 1919 act, including 20 (1.5%) by the Barnton Public Utility Society and the Joppa Building Society who built houses for individual ownership. In Glasgow the total figure for houses built under this Act was 4,855.

#### 4.3 The Housing (Additional Powers) Act 1919

Since the provision of housing by the local authorities was seen as a temporary response to the period after the war when building costs were excessively high, it was thought desirable that the revival of the construction of houses by private individuals should also be encouraged. The Housing (Additional Powers) Act 1919 complemented the Housing, Town Planning Act by attempting to revive private house building, and was the only act under which direct grants were paid by Central Government for house building by "persons or bodies of persons constructing houses". These conditions were incorporated in the Housing (Financial Assistance to Builders) Scheme (Scotland) 1920, dated February 20th 1920 and printed in Statutory Rules and Orders 1920, no.383/S.38.



The amount of subsidy ranged from £130 to £160, for houses of from 3-6 apts., and these sums were increased by £100 on 17th May 1920.

39,186 houses (1% of the total inter war output) were built under the Act in England and Wales in this period (Bowley, 1945, p.271). A total of 2,324 (0.7% of the total inter war output) was built in Scotland (Cmd.6741, 1945, p.11), with 65% of the activity under this scheme in the central industrial belt. The rate of building under this Act was apparently disappointing. The Board of Health's Third Annual Report for 1921 stated:

On the whole it cannot be said that the Housing (Financial Assistance to Builders) Scheme has fulfilled its early promise. Builders who have been approached on the subject have invariably referred to the high cost of building as the reason why they did not take advantage of the scheme to a greater extent. (Cmd. 1697, p.114)

Edinburgh Corporation subsidised the construction of a total of 116 houses under this Act and Glasgow Corporation subsidised 146 houses (GCR 1919-1927,p.23).

#### 4.4 The Housing, etc, Act 1923

The next piece of legislation which attempted to increase the rate of building by the private sector was the Housing, etc, Act 1923 (Chamberlain Act) which was passed by a Conservative government. Local authorities were not permitted to build under this Act unless they could prove that it was impossible for private enterprise in their area to do so. Because of pressure from the National Federation

of House Builders the subsidy for houses which conformed to Government standards of space and design was paid as a lump sum to private builders (Kemp, 1984, p.237). Unlike the generous subsidies for local authorities under the Addison Act, councils involved in this scheme were only to be compensated by a £6 per house payment from the Treasury for 20 years. This, expressed as a capital lump sum, was £75 and was to be paid to the Builder on completion of the house. The Bill however did not prescribe any specific amount for the contribution by the local authority.

Edinburgh Corporation fixed its maximum subsidy (this included the subsidy from central government and was dependent on the building materials used) at £100 for a house of 3 apartments, £125 for a house of 4 apartments and £150 for a 5 apartment house. It was expected that this would chiefly benefit working class would-be owner occupiers because the smaller cheaper houses built under its provisions could be sold (CHAC, 1944, p.8). Under the terms of this Act a builder who had obtained a grant to build a house must undertake to sell it at a price which would not make an unreasonably high profit, and there were accusations in 1925 and 1926 that some builders were making excessive profits (ECA HTP Box 3 47.2 20/1 25; Min.TCSC 24/10/1926). One important feature of the 1923 Act was that, under Section 2, local authorities were allowed to lend money to private enterprise to promote the building of houses for renting and to underwrite loans made by building societies.

438,000 houses were built in England and Wales under this legislation, 362,700 of these by private enterprise (Bowley,



1945, p.271). In Scotland 29,549 houses (including 80 by public utility societies) were built and it is thought that the great majority were sold, presumably for owner occupation (Cmnd.6741, 1945, p.12). Loans of not more than £1,500 could also be made on houses which were not eligible for subsidy and these could be up to 75% of value. Scottish figures show that while there were 2,688 applications for subsidy approved in 1925, and 4,353 in 1926, total approvals fell to 2,642 in 1927 after the introduction of a cost ceiling of £600 (Board of Health circular 5/2/1927). In 1929, with a reduction in subsidy pending, there was an increase in the rate of building in order to qualify for the existing subsidy for houses completed by 30th September.

In Edinburgh a total of 3,541 houses were built by Edinburgh Corporation under the 1923 Act. Of these 18 were for general needs, 3,136 were slum clearance provision and 460 were in house purchase schemes. In addition to these, 5,085 houses were built under the subsidy provision of the Act which was terminated by the Housing (Financial Provisions) (Scotland) Act of 1933. It is interesting to compare Edinburgh's output under this Act with figures for Glasgow. Under this legislation Glasgow Corporation built a total of 9,026 houses. Of these, 2,052 were for general needs, 6,546 were to rehouse slum clearance tenants and 428 were in house purchase schemes. As well as the houses built by Glasgow Corporation 2,895 further houses were completed under the subsidy provisions of the Act.

#### 4.5 The Housing (Financial Provisions) Act 1924

In a reaction to the relative failure of the 1923 Act, the first Labour Government brought in the Housing (Financial Provisions) Act (Wheatley Act) 1924, which was intended to improve the rate of production of houses to let. Wheatley also attempted to stop restrictive practices in the building industry by improving the ratio of apprentices to journeymen. The 1923 Act was maintained alongside the 1924 Act in order that the subsidising of owner occupation would be continued. The 1924 Act re-established the powers of the local authorities to provide housing for the working classes, without first needing to prove that these could not be provided by private enterprise. This Act extended the subsidy per house to £9 per annum for 40 years for houses of the same approved size as the 1923 Act houses; the local authority contribution was £4.10s per annum for 40 years (Cramond, 1965, p.15). Since the provision was not intended to help people to become owner occupiers, the annual contribution was not to be given as a capital sum but was to be paid annually to the landlord of the house. There were restrictions on the rent, which had to be limited to that of similar housing built by the Corporation. The theory behind the subsidy provisions of this Act was that the difference between an economic rent, which would be too expensive for the working classes, and the actual rent which could be charged should not exceed the total annual subsidy of £13.10s (Ballentine, 1944, p.102).

Edinburgh Corporation officials doubted that the provisions of this Act would be of use to private enterprise, since



there was "not much prospect of private persons providing houses for investment" (ECA J 31/4, 19/6/1924). There had been no applications from the private sector by January 1925 (Min.SCTC, 5/1/1925) but by 1928 applications were being received (Min.HLSCTC, 20/2/1928). By then an additional condition was that the rent should not exceed the sum of 8.5% of the cost of the house. A circular from the Board of Health dated 5th Feb 1927 changed the conditions of subsidy once more by stating that this should be payable only when the cost of the house did not, after deducting the amount of subsidy, exceed £600.

The Department of Health's annual report for 1930 mentions that where building for renting was concerned private enterprise in Scotland had done little under the 1924 Act, with only 3,062 houses completed in six years. During 1930 1,504 houses had been completed, as compared with 932 in 1929. All except 20 of the houses built in 1930 were by "one large firm in Glasgow". Research for this thesis has indicated that this firm was Mactaggart and Mickel, who were also the largest builder of housing for Glasgow Corporation at this time. It was thought that the lack of enthusiasm for building under this Act was due to the special conditions that required the houses to be let at restricted rentals. Indeed it would appear to be the case that only the economies of scale possible in a large firm could build housing at a profit under such conditions.

In England and Wales 520,300 houses were provided under the 1924 Act, 15,800 (3%) of these by private enterprise. Over 75,000 houses were built in Scotland under this legislation,

8,207 (11%) of these by private enterprise, until the subsidy was removed in 1934 (Cramond, 1965, pp.15,97). Edinburgh Corporation built 6,396 houses under this Act and subsidised another 571 built by the private sector for private renting. Glasgow Corporation built 21,585 houses under the 1924 Act, 13,435 for Ordinary (General Needs) Schemes and 8,151 for Intermediate Schemes, that is housing with rents midway between Ordinary and Slum Clearance housing. They also made grants to private builders for the erection of another 7,378 houses for letting.

Table 4.8: Subsidised Private Sector Building in Edinburgh 1918-1939

1. Lump sum subsidies

(a) For owner occupation

Additional Powers Act 1919	116 houses
Housing Act 1923	5,085 houses
Community schemes	387 houses
General Scheme	73 houses

(b) For private renting

Housing Act 1924	571 houses
Housing Act 1935	12 houses

<u>Total</u>	6,244 houses
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2. Loans and/or cheap feuing terms

(a) For owner occupation

Housing (Scotland) Act 1919 (Public Utility Societies)	20 houses
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(b) For private renting

Post-subsidy scheme	5,207 houses
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<u>Total</u>	5,227 houses
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<u>Grand Total</u>	11,471 houses
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It should be noted that Glasgow's total of 7,378 subsidised houses built for letting by the private sector under this Act was considerably higher than Edinburgh's total of 571. Indications are that most of these houses were built by Mactaggart and Mickel, who built a total of 8,042 houses for renting in the Glasgow Area in the years 1926-34 (figures provided by Mactaggart and Mickel). In 1933, when the subsidy provisions of the Act were about to expire, this firm transferred part of its operation to Edinburgh, since Edinburgh Corporation had introduced a scheme whereby builders could still receive some financial incentive to build for renting in the form of loans and favourable feuing terms. Using this inducement the Corporation assisted the provision by private enterprise of a further 5,207 houses for the private rented sector; 3,424 of these houses were built by Mactaggart and Mickel between 1933 and 1939.

#### 4.6 The Revision of Subsidies

By the late 1920s the cost of both producing and financing housing had fallen and the Government considered that private enterprise could now build without financial help. In Scotland the average cost of building a three apartment flatted house had fallen to around £300 by 1932; this was said to be the lowest price since 1914 (Cramond, 1965, p.15). No direct comparison between Scotland and England is possible because of the different house forms in the two countries, but in England in the same year the cost of building a three bedroom non-parlour house was £375 (Bowley, 1945, p.278). This fall in prices led to the downward

revision of subsidies, starting in England with the reduction of the 1923 Act subsidy from £6 to £4 on all houses completed after September 1927. This subsidy was allowed to remain at £6 in Scotland until September 1929 as an acknowledgement of the poorer housing conditions north of the Border (Cramond, 1965, p.17). It was completely withdrawn in England at this date but continued at the level of £4 per house in Scotland up to October 1932, after which a fixed sum of £50 was payable for all eligible houses regardless of size. The subsidy was withdrawn for houses completed after March 1934 (Cramond, 1965, p.20).

Similarly the subsidy of £9 per house under the 1924 Act was reduced in England to £7.10s after September 1927, to £6 after September 1929, and withdrawn in 1933. In Scotland the subsidy continued at the full rate of £9 until it was withdrawn for private enterprise building, and reduced to £3 for building by local authorities, under the provisions of the Housing (Financial Provisions) Scotland Act 1933. Subsidy under this Act for Scottish local authorities was withdrawn for houses completed after June 1935 (Ballentine, 1944, p.102).

It has been claimed that the decision that local authorities would cease building for general needs applicants after 1933 reflected the intention of the Conservative dominated National Government that those in need of housing would be forced to buy with the help of a building society loan (Boddy, 1980, p.14). Government financial assistance was now to be directed towards providing housing for those who were in special need of help, such as slum clearance tenants



or those in overcrowded accommodation. However, perhaps to compensate for the decision that general needs housing was no longer to be subsidised, the 1933 Act was intended to facilitate the production of housing by private enterprise through a guarantee provision to underwrite loans by building societies. Since the building societies of the time were anxious to find outlets for their surplus funds, they were willing to join with the State and the local authorities to guarantee the building of houses for letting. This provision was a failure in Scotland, with only one scheme in Edinburgh being undertaken and no other proposals submitted to the department (Cramond, 1965, p.20). This may have been because, as Chapter 5 will indicate, builders of new-build schemes for owner occupation already had their own arrangements with building societies at this time.

## SECTION 5 THE BUILDING BOOM OF THE 1930s

### 5.1 The Causes of the Boom

Building costs started to fall after 1921-1922 due partly to technological improvements in production methods. By 1933 building materials were cheap and plentiful, the wages of those employed in the building trade were lower than at any time since the war, the output per worker (measured by the censuses of building production) was higher than in 1924, and funds for housing were easily available (CHAC, 1944, p.10). All these factors combined to ensure that the costs of producing housing were at a post war low. These favourable financial circumstances, combined with the

situation where local authorities had ceased building for general needs after 1933, led not only to an increase in the growth of owner occupation but also to a temporary revival in building for private renting (Richardson and Aldcroft, 1968, p.102).

Table 4.9 shows how the interaction of the first three of these factors was reflected in the annual housing outputs of both Britain and Scotland. The role played by the building societies in this process will be considered in Chapter 5.



Table 4.9: A ratio of 3 important British indices to numbers of houses built per annum in Britain and Scotland (Scottish figures in brackets) 1914-39

Year	Houses Built Per Annum (in 1,000's)	Index of Building Costs *	Changes in Bank Rate	Index of Retail Prices #
1914	48.3	49.9	4-5	100
1918	-	89.7	5	203
1919	-	112.8	6	215
1920	29.7	146.8	7	249
1921	76.1	127.6	6.5-5	226
1922	84.5	103.4	4.5-3	183
1923	66.1	98.8	4	174
1924	132.1 (7.3)	104.3	4	175
1925	174.2 (6.9)	104.7	5	176
1926	222.3 (10.9)	105.2	5	172
1927	254.9 (17.5)	105.4	4.5	167.5
1928	206.8 (22.7)	102.8	4.5	166
1929	212.2 (18.3)	102.6	5.5-5	164
1930	202.4 (18.1)	100	4.5-3	158
1931	210.0 (13.0)	97.7	2.5-6	147.5
1932	218.1 (13.7)	95.0	5-2	144
1933	275.2 (21.6)	92.4	2	140
1934	336.7 (25.6)	92.5	2	141
1935	350.5 (25.9)	95.0	2	143
1936	365.0 (23.8)	97.9	2	147
1937	362.2 (21.5)	100.2	2	154
1938	359.1 (26.5)	103.3	2	156
1939	255.6 (25.5)	-	4-2	-

Compiled from Mitchell and Dean, *Abstract of British Historical Statistics*, 1962, pp.239, 240, 459 and 478

\*1930=100 #1914=100

The expansion of house building began in 1924 and it is apparent that the level of building in the 1920s was influenced by the levels of subsidy. In England, but not in Scotland, the subsidies under the 1923 and 1924 Acts had been reduced in September 1927. This led to an increase in the rate of building in 1926 and 1927, as people tried to beat the deadline, and a resulting fall in output for 1928. In Scotland the subsidy was not reduced until September 1929 and here building increased in 1928 and 1929 (Cramond, 1965, p.17). Although building costs fell after 1921-1922 the rate of house building accelerated most strongly after 1932. This suggests that the precipitating factors for this boom were lower interest rates and the fall in the retail prices index (which meant a rise in real wages for those in employment) rather than the decrease in the cost of building.

The rise in real wages also meant a rise in the growth of savings, and building societies were now in a period of rapid expansion. Indeed part of the reason for the decline of private renting during this period had been the capacity of the societies to provide a return for investors similar to that previously obtained from rented housing. The growing popularity of building societies with savers meant that they were forced to promote actively the extension of home ownership in order to prevent the build-up of excessive funds. Craig has indicated that in the 1930s, a period where there was a cheap money policy, building societies were better able than other institutions to offer a higher rate of interest to savers:



because building societies borrow short and lend long, they maintained a high interest rate structure which, during the cheap money regime from 1932 onwards, enabled them to offer a higher rate of return on highly liquid investments than were available elsewhere under much worse liquidity conditions. (Craig, 1986, p.94)

The expansion in owner occupation at this time was therefore caused by a combination of:

- 1 Local authority subsidies
- 2 The decline in the cost of building
- 3 The reduction of interest rates
- 4 Rising real incomes for those in work
- 5 The relaxation of building society lending terms.

## 5.2 The Building Boom in Edinburgh

In Edinburgh the rate of building began to accelerate from 1931 onwards and the peak period for building was 1932-1937. Edinburgh house building figures are taken from the record of the Dean of Guild Court which gives the number of "linings" or building plans which have passed through the court each year. Although plans passed were not exactly equivalent to houses built:

the divergence between the two, making allowance for the time lag, is not likely to be great. A fee was charged for all 'linings' granted and these 'linings' expired one year after the original grant; that is work must have been commenced, but not necessarily completed, within the year. The Guild Court officials estimate that not more than, say, 3-4% of plans passed are abandoned. (Cairncross, 1953, p.19)

In the period before 1914, the average time taken to complete a house was six months (Rodger, 1976, p.22). This

delay from the time when plans were passed to the completion of the house, together with the fact that the Dean of Guild's year ran from September to August and annual figures for Corporation house building run from May to May, makes it impossible to compile accurate figures on a yearly basis which show the differences between Corporation and private sector building. However by taking the average over several years, trends in house building are revealed, even though it cannot be claimed that the relative totals within each class of housing are completely accurate for each time period. It is known that 11,471 houses in the private sector were built with help from Edinburgh Corporation. Of the 8,581 private sector houses built between 1918 and 1932 it can be estimated, using the total known figures for subsidy building, that roughly 75% were built with assistance from Edinburgh Corporation; the vast majority of these were for owner occupation. For private sector houses built in Edinburgh after 1933 an estimated 25% were built for renting under Edinburgh Corporation's post-subsidy scheme.

Table 4.10: Estimated House building in Edinburgh 1919-1940

Year	Total Built	Municipal		Private	
		Total	Av./p.a.	Total	Av./p.a.
1918-26	5,044	2,257	322	2,787	398
1927-32	10,588	4,794	799	5,794	966
1933-40	27,839	7,712	964	20,127	2,516
Total	43,471	14,763		28,708	

Sources: Corporation Building Figures from *City of Edinburgh, Accounts of the Corporation* 1940: Building Plans Figures from Record of Dean of Guild Court Work, *Abercrombie Civic Survey*, Appendix 1, 1946



Table 4.10 indicates that in Edinburgh the production of housing in both sectors was increasing over the three periods and that in each period the private sector built more housing than the local authority. There was little difference between the estimated yearly average for public and private sector building up to 1926, the gap widened slightly between 1927 and 1932 and in the period from 1933-1940 the private sector built 70% of the total. This was because at this time Edinburgh Corporation was building only for slum clearance and overcrowding. The reasons for the increase in the rate of private sector building have been discussed above; Chapter 5 will focus more closely on the development of the building industry in Edinburgh between the wars.

## SECTION 6 CONCLUSION

This chapter has focused on the social and legislative features of tenure change in Edinburgh from the end of the nineteenth century until the outbreak of the Second World War. This provides background information for later empirical analysis in the thesis and has helped to identify areas which would benefit from further research. Although national figures for the percentage of dwellings in owner occupation in this period were unobtainable, accurate figures for the relative percentage of owner occupied dwellings were calculated for Edinburgh/Leith in 1855 and 1914, and were located for Edinburgh in 1946. A continuing focus of the thesis will be the differential tenure development of Edinburgh and other Scottish cities,

particularly Glasgow. In this context the fact that a figure for the owner occupation rate in Glasgow exists for 1900, and that this was similar to the Edinburgh figure for 1914, indicates that later differences in the owner occupation rates in the two cities which are revealed by census figures from 1961 onwards are not the result of a greater early orientation toward owner occupation in Edinburgh.

The overview of the history of owner occupation in one city, although necessarily brief, has identified several aspects of tenure development which would benefit from further empirical research. There are no statistics at a local, or indeed a Scottish, level which reveal how much tenure change in the inter war years was due to the selling of pre-1918 housing to owner occupiers. Because this is unknown, an important aspect of Chapter 6 will be an investigation of the sale into owner occupation of pre-1918 tenement flats and terraced houses. This will enable an estimation of the percentages of pre-1918 housing in a hierarchy of properties which were owner occupied at various dates, together with a class analysis of the owner occupiers.

The availability of pre 1918 tenement property and new build owner occupied housing, modern private rented and good quality local authority housing in Edinburgh in the inter-war period meant that a choice between all tenures existed for at least some of its citizens. Access to housing was largely dependent on occupational status, and professional workers already had a high level of owner occupation before the First World War, since 54% of Grade 1 housing in



Edinburgh and 60% in Leith was owner occupied in 1914. At the same date the housing of semi-skilled and unskilled workers had an owner occupation rate of only 4% and it is unlikely that this could have increased substantially by the end of the period. The main empirical work in Chapter 6 will focus not on housing in which there was a concentration of either professional or semi-skilled and unskilled workers but on the middle range of dwellings where the greatest movement into owner occupation was taking place. This category includes 1919 Act council housing, pre-1918 private rented housing and new housing built for owner occupation, both subsidised and unsubsidised. The relative class structure of all these tenures will be established, changes over the inter war period estimated and the reasons for change analysed. It remains to be seen whether this analysis will reveal a universal preference for owner occupation (Saunders, 1984, 1988, 1990) or whether reasons for tenure choice which were stronger than demand will emerge.

A second theoretical question posed in this thesis concerns the relationship between tenure and position in the labour market. There is controversy over the question of whether the movement into owner occupation in the inter war period involved mainly white collar workers (Swennarton and Taylor, 1985) or if the key division lay between skilled and unskilled manual workers (Byrne, unpublished). Chapter 5 will show that most assumptions about this question were not based on any systematic data analysis but on contemporary information provided by building societies. However since building societies in the 1930s had a vested interest in

encouraging the extension of owner occupation down the class structure they were not disinterested parties. It is therefore necessary to test such assertions using empirical data and this will be a main focus of Chapter 6.

This overview chapter on tenure development has also provided necessary background information for Chapters 7 and 8. Legislative decisions made after World War One to provide local authority housing for the whole of the working class, and not just the poorest people, meant that good quality council housing was being produced in Edinburgh in the 1920s and that this was available for at least some of those who might otherwise have become owner occupiers. Chapter 9 will focus more closely on how and why tenure developed differently in the inter war period in Edinburgh and Glasgow. It has been shown that although the population of Glasgow was more than twice that of Edinburgh in this period, there was considerably less house building by the private sector, and in particular building by unsubsidised private enterprise, in Glasgow than there was in Edinburgh. The reasons for this require further investigation. There are indications that policy decisions by Edinburgh Corporation were important in influencing the rate of private sector provision. Chapter 9 will therefore look at the enabling role of the local authority in encouraging both the supply side, that is the building of houses for the private sector by speculative builders, and the demand side, by providing loans for individuals to buy houses.

Before the empirical analysis as detailed above can be undertaken it will be necessary to focus more closely on the



structure of housing provision in Edinburgh in the inter war years. Chapter 5 will therefore include an analysis of the development of both the building industry and building society movement in Edinburgh. The political administration of housing and how the composition of Edinburgh Corporation may have affected housing development will also be examined. Finally this chapter will consider how demand for housing might be related to income by investigating the connection between local wage levels and the costs of house purchase.

## CHAPTER 5: THE STRUCTURE OF HOUSING PROVISION IN EDINBURGH

### SECTION 1 INTRODUCTION

The previous chapter has covered the background to tenure development. However some aspects of the growth of owner occupation in the inter war years now require further investigation. These relate to the organisation of housing provision, including the inter-relationship between the agencies involved in the production and funding of housing. There is also a need for more information about the political structure which underpinned the administration of housing both at a national and a local level. The class structure of owner occupiers in this period is a matter of controversy and requires more research. All these topics will now be examined using both primary and secondary source material. The main focus of the work is on developments in Edinburgh.

Section 2 looks at the structure of the building industry in the city. Section 3 examines how housing was funded over the period and, in particular, focuses on the development of the building society movement. This is a well researched topic at a national level, but there is less information about how the expansion of the building society movement affected the growth of owner occupation at a local level. Section 4 concentrates on the political background to housing in Edinburgh since Edinburgh Corporation played an important role in the development of owner occupation in the inter war period. Finally Section 5 will look more closely



at the demand side by evaluating the controversy about which classes were moving into owner occupation at this time and examining the relationship between incomes and housing costs at a local level.

## SECTION 2 THE BUILDING INDUSTRY IN EDINBURGH

### 2.1 The Structure of the Local Building Industry

The building industry in Edinburgh was the second most important in the city, employing 7.2% of all insured workers in 1923 and 9.7% in 1932-33 (Milnes, 1936, p.173). The numbers of those employed in the building trade increased by 36% (28% if contracting was excluded) over the same period. The net output per worker in the East of Scotland, including the Edinburgh area, was below practically every other area of Great Britain, including the West of Scotland (Milnes, 1936, p.174). This was due to a high proportion of small firms, and a consequent lack of mechanised construction, in the East. In Edinburgh, as in the rest of Scotland, building was a casual trade. Building trade employees were engaged on an hourly basis and, below the grade of foreman, no worker had any guarantee of continual employment and could be laid off at an hour's notice. Builders were paid only for hours worked and received no wages when time was lost because of bad weather (Milnes, 1936, p.158). The average working week was 44 hours except in December, when this was reduced to 41.5 hours (ECA Q 4/7 1937).

Information about the size of local building firms is available in returns made to the Ministry of Labour, which includes details of those firms in Edinburgh which employed more than ten workers. In 1933 firms of under ten workers were said to employ 19% of the total number of those employed in the building trade in Britain as a whole (*Board of Trade Journal*, 26/1/1933; quoted in Milnes, 1936, p.157). Of seventy eight Edinburgh building firms who employed more than ten workers between 1923-32, 66.7% were said to be increasing the numbers of their employees, 27.7% were decreasing these and 5.6% were keeping the same number.

Table 5.1: The size of Edinburgh building firms employing more than ten workers (average of figures between 1923-1932)

No. of firms	Av.no.of men employed	Total no of workers
* 52	less than 50	1,416
19	between 50-100	1,248
4	between 100-200	485
3	over 300	1,027
Total 78		4,176

Source: Ministry of Labour Returns 1923-1932 (Milnes, 1936, p.170)

\* 22 of the under 50 group employed less than 25 men

Table 5.1 shows that for those firms which employed more than ten men, 28.2% employed less than twenty five workers. Of the seventy eight firms, only seven (9%) had over one hundred employees. The three largest firms in Edinburgh employed an average of three hundred and forty two men.



## 2.2 Private Sector Building in Edinburgh

Table 4.10 has indicated that between the years 1920 and 1932, approximately 75% of the houses built in the private sector in Edinburgh were built with assistance from Edinburgh Corporation either in the form of loans or subsidies. Because, with one exception, the records of firms building houses at this time were not available, it was possible to obtain few details of houses built without assistance from Edinburgh Corporation. However details of all applications for loans and subsidies under the 1923 Act are included in the Treasurer's Committee Minutes of Edinburgh Corporation. These Minutes are the main surviving source of information on builders in Edinburgh before 1934. To obtain the subsidy, houses had to fulfil size and cost criteria and it is likely that the 25% of houses that were built without subsidy in this period were too large or too expensive to qualify.

By analysing details of these houses on an annual basis it was possible to calculate the number of houses that each applicant proposed to build for each year that the subsidy provisions were in operation. The annual totals were then combined into a total figure for each builder or developer. Applications for a single house, which were not part of a larger application, were considered to be from private individuals. The diminishing total of single applications relative to multiple applications by builders is significant, because this indicates the decreasing importance of building by individuals and the emergence of

the modern system of speculative house building by builders and developers.

Table 5.2: Numbers of single applications as a percentage of the total applications for 1923 Act subsidies 1923-1933

Year	Total No. Applications	No. Single Applications	% Single Applications
1923	28 (0.5%)	16	57.1
1924	293 (5.5%)	88	30.0
1925	308 (5.8%)	70	22.7
1926	562 (10.5%)	101	18.0
1927	268 (5.1%)	28	10.4
1928	387 (7.2%)	34	8.8
1929	415 (7.8%)	29	7.0
1930	438 (8.2%)	9	2.1
1931	671 (12.6%)	24	3.6
1932	1,899 (35.5%)	15	0.8
1933	71 (1.3%)	1	1.4
Total	5,340 (100%)	415	7.8

Source: Treasurer's Committee Minutes 1923-1933

This table shows that the number of single applications declined sharply throughout the subsidy period. These made up 57.1% of the total in 1923 but only 0.8% in 1932; from 1927 onwards it was mostly builders who were applying to build under subsidy in Edinburgh.

When the figures were recalculated to give building totals for the whole 10 year period for each applicant, it could be seen that one builder, James Miller, dominated the provision of subsidy houses. This firm's first applications were for



a modest 32 houses in 1927 but in the year 1932 applications to build 1,224 houses were made; this was 64.4% of the total applications for subsidy houses in that year. The high number of applications in 1932 was related to the fact that subsidies in Scotland were about to be reduced and their future was generally uncertain. Overall, the total of 1,922 houses built by Miller between 1927 and 1934 was 36% of all subsidy applications. Table 5.3 shows the numbers of houses built by the first ten builders, in descending rank order, in this period:

Table 5.3: Building under the 1923 Act 1923-1934

Name of builder	No. of houses
1. James Miller	1,922
2. T.S. Henderson	203
3. G.R. Black	96
4. Bangholm Building Company	90
5. Ford and Torrie	89
6. Edinburgh and Suburban Building Soc.	88
7. C. H. Dunlop	86
8. R.J. Robinson	83
9. Blyth Building Company	73
10. Anderson and Walker	68

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Source: Treasurer's Committee Minutes 1923-1934

Although the firm of James Miller claimed to have no accessible archives, some information about the origins of the firm was obtained from notes of a speech made by its founder to the Edinburgh Rotary Club in 1973. Miller claimed to have started his house building business in a small way at an very early age and was only 23 when he

completed his first big project, for 16 houses at Blackhall.

These were advertised in the Scotsman in March 1927:

It was, I believe, the first time such an advertisement had been put in the paper. The first pair were only being roofed. My first enquiry was at 10 o'clock in the morning. I hadn't time to eat or rest till after it was dark that night and practically every house was spoken for. These houses sold for £870...at the same time I got several enquiries for a smaller bungalow, and developed our A-type bungalow which was a best seller for the next 12 years. (Notes from speech by James Miller, 29th March 1973, McKean Archive, RIAS library)

The Treasurer's Committee minutes do not include details of these houses, which were presumably too large for subsidy. However there is a record of an application for a grant of £100 per house for a further 32 houses at Blackhall, in September 1927. The firm, which was then a limited partnership involving James Miller and his two brothers, had by 1934 changed into a limited company, James Miller and Partners, with capital of £50,000. James Miller became a member of Edinburgh Town Council in 1936 when his business was "well established and prosperous" and rose to be Lord Provost of Edinburgh from 1951-1954 and Lord Mayor of London in 1964.

There is no information about whether the level of building by other builders in Table 5.3 reflects the size of the individual firms or whether some built relatively more non-subsidy houses than others. Although there are no surviving records for how many of these houses for which application was made were actually built (and indeed for some applications subsidy was granted subject to approval by the Board of Health with no subsequent information about whether



permission was ever granted), the figure of 5,340 applications is close to the known total of 5,085 for houses built under the subsidy provisions of the 1923 Act in Edinburgh. Although the role of Edinburgh Corporation was important in this period in enabling and encouraging the high level of private sector building in Edinburgh, their success in this was obviously dependent on builders being prepared to build under subsidy conditions and for this to occur availability of land was important. It is known that Miller had acquired 489 acres of land in 72 separate sites by the end of 1939, the peak year for acquisitions being 1934. Only 10 of these sites were larger than 10 acres and the largest site was 51 acres. The average area per site was 6.8 acres (Bingham, 1974, p.115). Bingham claimed that the company:

...has pursued a very active land acquisition policy, obtaining land whenever and wherever it becomes available, in whatever quantities. In the early years this programme was helped by the feudal system of land tenure whereby land was acquired by the payment of an annual feu duty rather than an initial lump sum, thus avoiding the outlay of large amounts of capital. (Bingham, 1974, p.126)

Evidence in the City Archives shows that for Miller's development at Eltringham Terrace (see the list of areas of owner occupied housing in Chapter 2) the 47 houses, which were sold at prices between £475 and £525, were built at a density of 17 houses to the acre. At this density the land which had been acquired over the inter war period would be sufficient for building up to 8,000 houses. Land for the Eltringham Terrace development was feued from Edinburgh Corporation, which was a major land holder in Edinburgh at this period. The way in which the Corporation used its land

holdings to encourage building for the private sector will be discussed further in Chapter 9.

It is likely that this rate of building by James Miller was achieved not just because the firm had made it a priority to procure an adequate supply of land, but also through economies of scale. It is apparent from Miller's statement that his firm could produce a limited range of smaller houses cheaply. This was also the case with a second large building firm, Mactaggart and Mickel, who after 1933 built small flatted houses in Edinburgh for the private rented sector, together with some larger houses for owner occupation. This firm produced their high output of small houses by building only two types of houses and buying building materials cheaply (ECA 23/2/1937 Unclassified file; *Statement by Mr Mickel to the Sub-Committee on the Progress of the Housing Programme*). It is also known that the firm were innovators in building technology at this time "including the use of a steam powered bricklaying machine and plaster and cement guns" (Morgan in Rodger, 1989, p.132).

Mactaggart and Mickel was a Glasgow firm and the incentive to start building for the private rented sector in Edinburgh was the post-subsidy scheme operated by Edinburgh Corporation from 1934 onwards, which feued land owned by Edinburgh Corporation at favourable feuing terms and also granted loans to developers. Although this firm continued to build houses for owner occupation in Glasgow throughout the inter war period, from 1934 onwards its building for the private rented sector was restricted to Edinburgh. This



firm built a total of 19,391 houses in the period between 1922 and 1941. Of the 15,718 houses which were built in Glasgow and the West of Scotland, 3,148 were local authority houses between 1922 and 1926, 4,524 were for owner occupation between 1926 and 1940 and 8,046 were for the private rented sector between 1926 and 1934. Of the 3,673 houses completed in Edinburgh, 3,424 were for the private rented sector between 1933-1939 and 249 were for owner occupation between 1934-1940 (figures provided by Mactaggart and Mickel).

### 2.3 Competition for Labour between Firms Building for the Public and Private Sectors

In Edinburgh all Corporation houses were built by contractors and sub-contractors. This differed from the situation in Glasgow where there was some building by direct labour in 1921, 1926, 1933 and 1935. In the period 1936-1939 the proportion of houses built by direct labour increased and 5,728 houses were built, or partially built, for Glasgow Corporation at this time by this arrangement, compared to the 3,073 for the Corporation completed by private contractors (GCR 1919-1947, pp.21-22). The period from 1933 onwards saw an acceleration in the rate of building in both Edinburgh and Glasgow and there was evidence of competition for labour after 1935 between contractors building for the private sector and those on Corporation contracts. It was alleged that in Edinburgh this adversely affected the rate of council house building since those building houses for the private sector were

apparently willing to pay more than the official rate, to entice building workers away from Corporation contracts. This was especially prevalent in the period up to May which was the time when annual leases on rented property expired. One Edinburgh Contractor explained:

I am working on service flats at Ravelston at the present moment, and I have great difficulty in getting men, even though I am giving them something that nobody knows anything about. (ECA Unclassified file 23/2/1937; *Evidence of Robert Bruce to Special Sub-committee on the Housing Shortage*)

While this practice may have been necessary to ensure an adequate supply of labour, it was not an option for firms building houses for Edinburgh Corporation, who were on fixed price contracts scrutinised by the Board of Health.

The labour shortage was more severe towards the end of the inter war period because by 1937 Glasgow Corporation had introduced a scheme which guaranteed work (presumably to its direct labour employees) over 51 weeks in the year. Because of the casual nature of the building trade the certainty of a full week's work was a sufficient incentive to attract building workers to work for Glasgow Corporation:

The men are all flocking to Glasgow because after they work a month they get the guaranteed week...it is hurting the other work in Glasgow irrespective of housing because they are all rushing to housing...I have no doubt the contractors in Glasgow are up against the Corporation. (ECA Unclassified file, 23/2/37; *Evidence of Robert Bruce to Special Sub-committee on the Housing Shortage*)

No explanation has emerged as to why Glasgow Corporation were able to offer this guaranteed week to those building



public sector housing. It can only be assumed that this was a factor of the proportion of the houses which were built by direct labour and the greater scale of Corporation house building in Glasgow.

It has been shown that throughout the 1930s larger firms were becoming increasingly important in private sector building in Edinburgh. This was apparently also occurring with public sector building in the city, for example, Arnott McLeod and Co built 60% of houses for Edinburgh Corporation in 1936 and it was said of this firm:

William Arnott McLeod and Co, one of the largest contractors, employ about a thousand men...In the last four years they have built on an average 1,500 houses per annum. (ECA Unclassified file, 5/2/1937; *Statement made by Councillor Horne to the Special Sub-committee on the Housing Shortage*)

Table 5.1 has indicated that by 1932 the three largest firms in Edinburgh employed a total number of 1,027 workers, or an average of 342 per firm. This would indicate that the growth in the size of firms increased after this date. One important aspect of the growth of building for owner occupation in Edinburgh was the establishment of links between the larger building firms and branches of the national building societies to reduce the cost of house purchase. This will be discussed in Section 3.

## SECTION 3 THE GROWTH OF THE BUILDING SOCIETY MOVEMENT

### 3.1 The Development of the Building Society Movement in Scotland and Edinburgh

The expansion of the building society movement in the 19th and 20th centuries has been well documented (Cleary, 1965; Boddy, 1988). This section of the chapter will therefore refer only briefly to the development of this movement in Scotland and will focus mainly on how house purchase was funded in Edinburgh. In Scotland as a whole before 1914 the mortgage market was personal, local and informal. Money ("a bond") to buy a house was usually provided from the savings of small businessmen channelled through lawyers. The 1945 Command Paper on owner occupation in Scotland maintains that at this period: "Amongst middle class people generally, a loan was commonly raised on a private mortgage negotiated through a solicitor" (Cmnd. 6741, 1945, p.5).

The Scottish "bond" was similar to the English private mortgage of the same period, which was usually for two thirds of the value of a property and was a short term loan. With this form of finance the principal was not repaid during the length of the mortgage, although this could be recalled at any time by giving three months' notice. The bond holder could also raise the rate of interest payable. Because of the uncertainty associated with private mortgages the rate of interest was usually less than that charged by building societies and it is claimed that this fact made this type of mortgage popular with landlords (Kemp, 1982, p.1442). In the 1920s and 1930s this informal system was



superseded by an "impersonal, national and informal market dominated by the building societies" (Daunton, 1983, p.97). The building society borrower had a long-term mortgage over a fixed period, the principal being repaid in addition to interest charges.

The building societies increased their popularity with investors after 1921 by coming to an arrangement with the Inland Revenue that only half the standard rate of tax would be payable on half the interest paid to lenders. Although this penalised those who did not pay tax, it was advantageous to standard rate tax payers since the return on savings now compared favourably with the yield on Consols and other forms of investments (Daunton, 1987, p.38). However there was no special tax relief on housing until 1969, since until then interest paid on all loans was tax deductible. It was also the case that the imputed rental income had to be set against the tax deductible interest until 1963 and the owner occupier was only protected from the payment of capital gains tax after 1965 (Daunton, 1987, p.76).

The annual amount advanced on mortgages by building societies in Great Britain increased from £55 million in 1926 to a peak of £140 million in 1936 (Cmnd. 6741, 1945, p.160). Separate statistics on advances to owner occupiers in Scotland are not available, since many of the loans in Scotland were made by English building societies, which were active in both countries. This increase in building society activity in the 1930s was achieved by ensuring that house purchase could more easily be afforded by those on moderate

incomes. This was done by reducing the initial deposit, previously a lump sum of between a quarter and a third of the value of the house, and also minimising the amount of each repayment by extending the period of the loan. The reduction of the initial deposit was done in several ways. One of these was the "builders' pool" system which operated mainly for large housing estates (Craig, 1986; McCulloch, 1990). By 1938 up to half the business of some larger building societies in Britain was on this basis (Bowley, 1945, p.175).

There were other methods for lowering the deposit on a house. These included a guarantee by the local authority under the Housing (Financial Provisions) Scotland Act 1933, but it is claimed that this scheme was rarely used (ECA J 23/7, 1944; Craig, 1986, p.92). Another possibility was the Building Societies Indemnity Scheme where an insurance company guaranteed the difference between the new higher loan and the usual 75%. The overall aim of these guarantees was to reduce the risk to the building society of lending a high proportion of the value of houses to those on lower incomes who might be more likely to default on their loans. Another source of funding for the purchase of homes was insurance companies. In Britain as a whole, while total advances for house purchase by the building societies were £1,576 million between 1919 and 1939, the loans for individual house purchase by insurance companies totalled only 6.4% of that figure, or £101 million. Separate figures are not available for Scotland (figures from CHAC, 1944).



Table 5.4 charts the development in Edinburgh from a house purchase system dominated by private mortgages to one financed mainly by building societies.

Table 5.4: Average Edinburgh house prices and source of finance 1905-1940 (5 year intervals)

Date	Average Edinburgh Price (£s)	Scotland excluding Edinburgh price (£s)	Source of finance (%)		
			Cash Sales	Building Societies	Other*
1905	-	502	37	4	59
1910	583	518	43	9	48
1915	612	487	74	1	25
1920	778	742	56	7	37
1925	869	727	51	8	41
1930	732	664	47	23	30
1935	713	590	41	32	27
1940	629	662	62	16	22
1945	1,616	1,430	44	32	24
1950	2,075	1,701	40	40	20

Source: Adapted from Richardson et al., 1975, pp.61-62, Table 3.3

\* "Other" includes bonds from private individuals as well as loans from banks and the local authority.

The percentage of total sales in a particular year which were financed by building societies averaged 5% between the years 1905 and 1928 and rose sharply to 20% in 1929 (Richardson et al., 1975, pp.61-62). In the 1930s the proportion of such sales increased from 23% in 1930 to 40% in 1937. Total sales included cash sales, building society sales and bonds from private individuals, as well as loans from banks and the local authority. The analysis of

empirical information detailed below will indicate that the growth in the percentage of building society sales reflected the fact that the majority of purchases of new build houses built by major builders in Edinburgh over this period were funded by the larger English building societies, which began to open branches in Edinburgh after 1928. Cash sales in Edinburgh apparently remained fairly steady, with 37% of all sales funded in this way in 1905 and 40% in 1950. Between these dates however the proportion of such sales fluctuated between a high of 65% in 1921 and a low of 38% in 1939. The amount of funding provided by sources other than building societies (this could be bonds from private individuals, or loans from local authorities, banks or insurance companies) diminished from a peak of 64% in 1906 to 20% in 1950.

### 3.2 The Growth of Edinburgh Building Societies in the Inter War Period

Where the provision of building societies was concerned, Edinburgh had a higher total than other Scottish cities and also more branches of English building societies. The following table illustrates the pattern of development in both Edinburgh and Glasgow in the inter war period. The main difference in the growth of the building society movement in the two cities was the way in which the number of Scottish societies increased in Edinburgh but not in Glasgow. This may simply reflect the fact that Edinburgh was the Capital city and main financial centre of Scotland. Although, over the period, more English societies were moving into Edinburgh than Glasgow, by 1938 the numbers of these had almost equalised. 198



Table 5.5: Numbers of Building Societies in Edinburgh and Glasgow, 1914-1939

Date	Edinburgh		Glasgow	
	Scottish Societies	English Societies	Scottish Societies	English Societies
1914	8	-	6	-
1928	8	-	5	-
1929	10	2	5	1
1930	12	5	5	2
1931	13	6	5	3
1932	13	6	5	3
1933	12	6	6	3
1934	19	7	7	4
1935	14	8	7	5
1936	15	9	7	5
1937	16	8	7	7
1938	16	9	7	8
1939	16	11	7	8

Sources: Edinburgh and Leith Post Office Directories 1914-1939; Glasgow Post Office Directory 1914-1939

Empirical data analysed in the next section will show that the English societies became increasingly important in the funding of new build housing by speculative builders after 1930.

### 3.3 The Funding Bodies for House Sales in Edinburgh

#### (i) Before 1928

Chapter 2 has given details of how areas of housing were chosen for the empirical work in this thesis. A sample of

the properties built before 1918 was checked in the Register of Sasines to see how the first purchase recorded there had been funded. Table 5.6 shows the importance of cash sales and private bonds in the period up to 1928:

Table 5.6: How the first registered sales of a sample of pre-1914 property were funded 1884-1928

Funding Body	No. of Sales	% Sales
Cash Sale	24	35.3
Bond from Private Individual	23	33.8
Different Local B.S.	7	10.3
St. Cuthbert's Co-op Assoc.	6	8.8
Midlothian Investment B.S.	4	5.9
Bond from Friendly Society	3	4.4
Trustees of Builder	1	1.5
Total	68	100

Source: Information from Register of Sasines

St. Cuthbert's Co-op Association was another popular source of funding. The only building societies to provide loans were Scottish and only the Midlothian Investment Building Society provided loans for more than one house.

(ii) 1928-1930

When the funding bodies for the first sales of the samples of new build housing for owner occupation were identified, it was noted that there were differences in funding



arrangements between housing built before and after 1930. The earliest area sampled was built between 1927 and 1930 by four different builders. Data indicates that this period appeared to mark the changeover from the old system of house purchase to a new system where almost all new build housing was funded by building societies.

Table 5.7: Funding body for sales of new build property in the Orchard area 1928-1930

Funding Body	No. of Sales	% Sales
Edinburgh Corp. (SDAA)	9	30.0
Cash Sales	8	26.7
Different Local B.S.	5	16.7
Scottish Amicable B.S.	4	13.3
Bond from Private Individual	2	6.7
Bond from Builder	1	3.3
Halifax	1	3.3
Total	30	100

Source: Information from Register of Sasines

Table 5.7 shows that in this housing development an important source of funding was loans made by Edinburgh Corporation under the Small Dwellings Acquisition Acts. Cash sales were also still important at this period. The only building society which had lent money for more than one house was the Scottish Amicable, which was established in Edinburgh in 1892.

(iii) 1930-1939

For the schemes built from 1930 onwards only a tiny minority of sales were made using private mortgages or were cash sales. The main funding bodies for this period include a high proportion of English building societies, which as Table 5.5 has indicated began to open branches in Edinburgh after 1928. Table 5.8 shows that of the sampled houses built by James Miller in 3 different schemes between 1930-1938, 52.9% of the purchases were financed by the Huddersfield Building Society and 20.0% by the Halifax Building Society.

Table 5.8: Funding body for sales of new build property in three schemes built by James Miller 1930-1938

Funding Body	No. of Sales	% Sales
Huddersfield B.S.	37	52.9
Halifax	14	20.0
Scottish Amicable	5	7.1
Co-op Permanent	4	5.7
Different Local B.S.	4	5.7
Bond from Private Individual	3	4.3
Cash Sales	3	4.3
Total	70	100

Source: Information from Register of Sasines

The examination of data on Marionville, a scheme built by Ford and Torrie from 1935-1937, shows a similar arrangement in operation. Of the 17 houses checked in the Register of Sasines, 15 (88.2%) were funded by the Co-op Permanent



Building Society and 1 each by the Huddersfield and Halifax building societies.

These statistics indicate that arrangements to provide mortgages for buyers in these schemes must have been made between the larger builders and the main national building societies. Because there was no available archival information on builders and building societies which were active in Edinburgh at this time the precise nature of these arrangements were unknown. However Register of Sasines data has revealed that when a house from one of these schemes was repossessed it reverted back to the builder rather than the building society. The builder then had to re-sell the property. It was a characteristic of most of these housing schemes that loans were obtained from more than one building society over the period of construction, although the reasons for this are unknown.

This is illustrated clearly when data on the funding bodies for a scheme built by Mactaggart and Mickel between 1935-1940 was analysed. Here archival information was available on loan arrangements for all 137 houses and this revealed that a purchaser had to find a deposit of only £50 (7%) on a house costing £700. Table 5.9 shows that two building societies provided loans for most of the houses and that there was only a short period, from January to September 1936, when both societies were providing loans at the same time.

Table 5.9: Funding body for sales of new build property at Silverknowes built by Mactaggart and Mickel 1935-1940

Date of sale	No. of sales	% sales	Building Society
9/3/35-24/9/36	54	39.4	Halifax
3/1/36-24/6/38	47	34.3	Eastbourne
28/10/1940	16	11.7	Halifax (10) plus 5 others
Various	14	10.2	cash sale
No details	6	4.4	
Total	137	100	

Source: Mactaggart and Mickel's archives

The proportion of new houses bought for cash appeared to increase with the selling prices of the houses at this time. In Silverknowes most of the houses cost around £700 compared to a price of around £600 in the Miller schemes, and 10.2% of the houses were bought for cash compared to 4.3% of those built by Miller. In Hillpark, another Mactaggart and Mickel scheme, where houses cost over £1,200, 22 (51%) of the 43 houses were purchased outright.

It is interesting to note, since little is known about how building societies dealt with prospective borrowers, that a White Paper on owner occupation in Scotland, published in 1945, praises the "special virtue" of the prospectuses and leaflets which were issued by building societies and insurance companies to publicise their facilities and inform would-be home owners about house purchase. It was claimed that "information and advice are presented in a simple and attractive form" (Cmnd. 6741, 1945, p.59). On the other



hand local authorities are criticised in the same White Paper for not publicising their schemes for making advances under the Small Dwellings Acquisition (Scotland) Acts and the 1923 Act. It was found that few people knew of the existence of such local authority loan facilities. However this was apparently not the case in Edinburgh since there is evidence that Edinburgh Corporation placed advertisements giving information about these facilities in the local press (Min.SCTC 1/7/1925). The structure and functions of the Corporation will be considered in Section 4.

## SECTION 4 THE ADMINISTRATION OF HOUSING

### 4.1 The Administration of Housing in Scotland

The Scottish Board of Health, which administered central government housing policy in Scotland from 1919 until 1928, was set up under Section 3 (1) of the Scottish Board of Health Act 1919 to replace the previous body, the Local Government Board for Scotland. The new Board had overall control of the building of houses by local authorities under the various Housing Acts passed in 1919 and the 1920s. Local Authorities also had to apply for Board of Health approval before setting the interest rates for the loans which they made under the Housing Acts and the Small Dwellings Acquisition Acts. Legislation to replace this body by a new Department of Health was passed in 1928. An attempt had been made to introduce this legislation in 1927 but it had been opposed on the grounds that too much

autonomy might be sacrificed to Whitehall (Gibson,1985, p.65).

The important housing legislation of this period was framed by Central Government and administered in Scotland by the Board (later Department) of Health. This legislation was then interpreted by the local authorities, who had autonomy over certain decisions. The degree of control that was passed to the local authorities varied between Acts and was usually related to the relative proportion of funding from central and local government. For some legislation, like the 1919 Addison Act, there was a large input of central government funding, so the local authorities had to seek approval for every detail of the building process and also for the rents to be charged for the houses. This increased the administrative bureaucracy and slowed down the rate of house building. With later legislation, where a higher proportion of rate payers' money was being used, it was felt that such rigorous supervision of local authorities was not necessary. However there were indications of a troubled relationship between Edinburgh Corporation and central government about the powers of veto from the Department of Health, as in the withdrawal of the permission to sell council houses in 1934. This will be considered further in Chapter 7.

#### 4.2 Local Government in Edinburgh

Before Leith and the suburban areas were incorporated within the boundaries of Edinburgh in 1920 there were 16 Wards



which elected a total of 50 Councillors; after 1920 there were 23 Wards with 71 Councillors. Decisions affecting housing in Edinburgh between 1920 and 1929 were made by the Housing and Town Planning Committee. After the reorganisation of the local authority following the passing of the Local Government (Scotland) Act 1929, Edinburgh Corporation no longer had a Housing and Town Planning Committee and responsibility for housing was divided between:

- (i) The Treasurer's Committee for
  - (a) Lettings and rental
  - (b) Management of existing properties
  - (c) Operation of grants and subsidies to promote private enterprise under the Housing Acts
- (ii) The Public Health Committee for
  - (a) Planning new housing programmes for slum clearance and the abatement of overcrowding
  - (b) Planning new clearance schemes

After 1929 The City Architect's department was in charge of house building and the preparation of plans, maintenance and repair. The City Chamberlain's department was in charge of allocating the houses and collecting rents. Because of this the City Chamberlain played a larger role in housing in Edinburgh than was usual. This division apparently worked well after 1930 as the Housing Acts concentrated (especially after 1933) on a directed programme for those in overcrowded and insanitary housing. Such a division might not have

worked so well in the 1920s when housing provision was more concerned with the provision of housing for general needs.

The two most important officials of Edinburgh Corporation were the Town Clerk and the City Chamberlain, "two accountable officers with statutory functions who were directly responsible to the elected members" (Gray, 1981, p.106). These officials were responsible for the running of the Corporation, and were involved in finance, legal matters and administration. The City Chamberlain was the principal permanent finance officer. The City Treasurer, who was the elected chairman of the main finance committee, acted as a link between these officials and the Councillors, and occupied a room in the Chamberlain's Department. The role which these officials played in maximising building for the private sector will be examined in Chapter 9.

#### 4.3 Local Politics in Edinburgh

In Edinburgh local politics were traditionally not party political but were dominated by vested interests. This was a long established pattern in the city and indeed was seen as a strength, since councillors could vote as individuals and were not bound by party politics (McCrone and Elliot, 1989, p.75). One councillor was quoted in the Scotsman newspaper as saying:

...that he had never carried politics into his work on the Town Council and if they examined his votes they would find them as thoroughly mixed as any votes could be. He was there that night as a non-political candidate and as far as he was concerned if he was returned he would have nothing



to do with politics. (Scotsman, October 21st 1905, p.12)

The Scotsman Leader for November 5th 1905 praised the benefits of Scottish local government:

Every November urban ratepayers in Scotland can reflect on the advantages they enjoy in comparison to their English neighbours in the exclusion of party politics from municipal elections.

Research done by McCrone on the property holdings of Edinburgh Councillors has indicated that the general lack of interest in party politics in the city meant it was actually difficult to find out in press reporting before 1930 the political parties of those who were not Labour or Socialist candidates. After this the label "Moderate" was given to non-socialist candidates but this was changed to "Progressive" after 1934. By 1935 all right wing candidates were apparently being described as Progressive (information from material supplied by David McCrone).

The Progressives, who dominated local politics in Edinburgh from 1930 until the 1970s, were a coalition of Tories, Liberals and Independents. The claim was that "local men were the best guardians of the public purse."

These fairly loose coalitions kept alive the belief that local government was essentially a non-political business in which individuals were elected on their merits...the appeal of the Progressives and Moderates was particularly to small local businessmen who believed in apolitical administration by knowledgeable, essentially local, people like themselves. (McCrone, 1992, p.157)

It has been claimed that Edinburgh Corporation was generally unenthusiastic about the provision of high quality council

housing because property owners/landlords were in the majority on vital committees (McCrone, 1992, p.131). Certainly the policy that housing should be provided by the state was not always actively pursued.

Table 5.10: Labour representation on Edinburgh Town Council and 3 major committees of the Town Council 1920-1939

	Whole Council		Housing and T.Planning Committee		Public Health Committee		Treasurer's Committee	
	No.	%	No.	%	No.	%	No.	%
1920	4	6%	2	13%	1	6%	0	0
1921	2	3%	0	0	1	6%	0	0
1922	3	4%	1	6%	2	13%	0	0
1923	3	4%	1	6%	2	13%	0	0
1924	5	7%	1	6%	2	13%	0	0
1925	6	8%	2	13%	2	13%	0	0
1926	14	20%	3	19%	2	13%	1	6%
1927	15	21%	5	28%	5	28%	1	6%
1928	16	23%	5	28%	3	18%	3	17%
1929	17	24%	5	28%	5	28%	3	17%
1930	14	20%	-	-	5	25%	4	20%
1931	15	21%	-	-	4	20%	4	20%
1932	12	17%	-	-	6	30%	4	20%
1933	12	17%	-	-	5	25%	4	20%
1934	16	23%	-	-	5	25%	4	21%
1935	16	23%	-	-	5	25%	4	20%
1936	15	21%	-	-	3	15%	4	20%
1937	16	23%	-	-	4	20%	4	20%
1938	19	27%	-	-	4	20%	5	25%
1939	19	27	-	-	4	20%	5	25%

Source: ECA, List of Members of the Labour Town Council Group, compiled by Cllr.Fox, August 1971



Table 5.10 shows the increase in Labour representation over the period, both on the whole council and on the key committees that affected housing, from 1920 to 1939. The first Labour councillor was elected in 1909. By 1913 Labour representation had risen to 6 and this remained the same until 1920 when it dropped to 4. By 1939 there were 19 Labour Councillors in Edinburgh, which was 27% of the total. It can be seen from the above table that Labour Party representation never reached more than 30% on key committees, so that Labour's influence on policy decisions was limited. The growth of Labour representation in Edinburgh was slow compared to other Scottish burghs. In Glasgow the Labour Party gained control of the Corporation in 1933 with a majority of nine seats. Labour was then in power for the rest of the inter war period. The Labour Party also controlled eighteen other Scottish burgh councils at this period and had the same number of seats as the opposition parties in another four (Donnachie, 1989, p.59).

So far this chapter has examined the structure of provision in Edinburgh in order to set into context the later empirical work in the thesis. The next section focuses on the potential level of demand for owner occupation by examining the relationship between income and occupation. This will attempt to predict which social groups were likely to have been moving into owner occupation in the inter war period. The predictions will then be tested in later empirical chapters.

## SECTION 5 THE CLASS STRUCTURE OF OWNER OCCUPATION BETWEEN THE WARS

### 5.1 The Controversy about the Class Structure of Owner Occupation

The class structure of owner occupation between the wars is a matter of controversy. There are conflicting claims that the growth of this tenure in Britain in the inter war period was overwhelmingly a middle class process (Swennarton and Taylor, 1985, p.391) or that this growth involved skilled manual workers (Byrne, unpublished, p.61; McCulloch, 1990, p.48). Work done by Craig (1986) and McCullough (1986) has suggested that building societies were attempting to bring more working class people into owner occupation in the 1930s and that the extension of this tenure down the class structure to those on lower incomes depended on both deposits and repayments being reduced. This assertion is also supported by evidence in a report on private rented housing by a Sub-Committee of the Central Housing Advisory Committee of the Ministry of Health in 1944. Evidence from the Building Societies' Association to this Sub-Committee indicated that those who had obtained loans from the societies in the inter war period were largely clerical workers and better paid artisans in regular employment.

Further building society evidence on the class structure of owner occupation in this period is provided in a table in Bellman (1949) which divides Abbey Road Building Society borrowers in the 1930s into "social categories":



Table 5.11: The social status of borrowers of the Abbey Road Building Society 1930-1936

	% As at 1930	% During 1932	% During 1934	% During 1936
Wage earner	34.8	31.0	43.3	50.5
Salaried	16.7	16.3	12.1	10.7
Independent#	15.5	17.9	12.6	13.7
Clerk	7.3	7.4	16.8	6.9
Professional	4.4	4.1	2.4	3.0
Labourer	0.6	0.5	0.7	1.3
Miscellaneous	20.7	22.8	11.9	13.9

#(except professional)

Source: Bellman, 1949, p.157

Bellman claims that there was a progressive increase in the proportion of wage earners until they made up over 50% of the total number of borrowers. He defines these wage earners as "the better paid artisans" (Bellman, 1949, p.157). These statistics have been influential on later housing analysts; for example Nevin has calculated that if the social status of borrowers as claimed by the Abbey Road was the same for all building societies, then over 90% of the increase of £198 million in outstanding mortgages between 1923 and 1936 would have been lent to working class borrowers (Nevin, 1955, p.295). However these figures can be criticized on several counts. The methodology is not explained and the main purpose is not scientific enquiry. Hence there is no information about how these "social categories" were constructed, nor any explanation given for the large "miscellaneous" category. Bellman as Chairman of the Abbey Road Building Society and also Chairman of the National Association of Building Societies (later the

Building Societies Association) from 1933 until 1937, had a vested interest in helping the extension of owner occupation down the class structure and is therefore not necessarily an impartial analyst. Indeed evidence on the class structure of building society borrowers is contradictory. Swennarton and Taylor claim that an examination of the Advance Account Ledgers of the Leicester Permanent Building Society showed that in both 1924 and 1930 working class borrowers formed a very small proportion of the total (Swennarton and Taylor, 1985, p.386).

## 5.2 Owner Occupation Related to Income

When incomes for Britain as a whole are examined for the inter war period it is clear that there was a brief post World War One boom where wages (and prices) more than doubled from their levels in 1914. However this was followed after 1920 by a period of falling prices accompanied by wage cuts. Wages then remained relatively stable from 1923-1933, falling by only 6% in the period between 1928 and 1931; however prices fell by even more over this period so real earnings rose slightly. From 1933/34 earnings moved up slowly until the outbreak of the Second World War (Burnett, 1969, p.311). It has been estimated that in Britain over the inter war period there was an approximate increase of 50% in real net national income and an increase in average annual real earnings of 25-30%. This was associated with a 38% net increase in the number of houses (Richardson and Aldcroft, 1968, p.89).



When examining the question of what classes of people were likely to have been able to afford home ownership in the inter war period it is necessary to relate incomes to housing costs for both manual and non manual workers. In Edinburgh, although the period from 1920-1923 was characterised by unemployment and short time working, wages, as in the rest of Britain, stabilised after 1924. Data on annual wages for manual workers employed by Edinburgh Corporation, included in the annual *Epitome of Accounts of the Corporation of Edinburgh*, mirrors the British pattern. Information from these reports has been tabulated to show a sequence of weekly wage ranges for skilled (class 3m), semi-skilled (class 4) and unskilled (class 5) manual workers in the years from 1928-1940.

This table shows that wage rates remained stable between 1928 and 1931 and then fell in 1932. They remained at this lower level until they rose in 1934 and again in 1937. After this they stabilised until they started to rise again in 1940. Edinburgh male manual workers' wages thus followed the general United Kingdom pattern as detailed above. However since Edinburgh data was only available from 1928, it is not known whether the rate in this year represented a fall from the previous year. The local data also showed a fall in 1932. However evidence on wages at a national and local level will not necessarily be directly comparable, so no conclusions can be drawn from this difference. United Kingdom information has revealed that since prices were falling at this time a reduction in wages did not necessarily mean that living standards were also declining. Table 5.12 indicates changes in maximum wage ranges over an

11 year period for typical jobs in each of the 3 manual classes.

Table 5.12: Maximum weekly wages for manual workers in classes 3m, 4 and 5 employed by Edinburgh Corporation 1928-1939

	Motorman (3m)	Conductor (4)	Labourer (5)
1928-1931	£3.5s.8d	£3.3s.1d	£2.15s.0d
1932-1933	£3.3s.7d	£3.1s.0d	£2.13s.6d
1934-1936	£3.5s.8d	£3.3s.1d	£2.15s.0d
1937	£3.8s.3d	£3.5s.7d	£2.15s.0d
1938-1939	£3.10s.3d	£3.7s.9d	£2.17s.0d

Source: Epitome of Accounts, Edinburgh Corporation 1928-1939

In order to predict which classes were likely to have been able to afford owner occupation at this period it is first necessary to calculate housing costs, including rates, and then estimate what level of wage or salary would be necessary to afford such costs. Information in Edinburgh City Archives has indicated that in 1933 Edinburgh building societies were typically offering loans of £585 on a house with a purchase price of £650. In 1933, the average price of a house sold in Edinburgh was £643 (Richardson et al, 1975, p.61). The repayment terms for this loan were 18s.4d per week for 21 years (Min.TCPSC, 17/1/1933). In addition to this weekly mortgage repayment, an owner also had to pay rates (the property tax). Owners' and occupiers' rates in Edinburgh in 1933 totalled 7s.11d in the £, and evidence from the valuation rolls and the Register of Sasines has indicated that a house costing £650 would have a rateable value of around £35. Thus the weekly owners' and occupiers'



rates on £35 would be an additional 5s.4d, making a total weekly housing cost of £1.3s.8d.

When compared with the maximum wages for manual workers in Edinburgh for the same year (Table 5.12) this sum represents 37.2% of the weekly income of a motorman (skilled manual), 38.8% of a tram conductor (semi-skilled manual) and 44.2% of a labourer (unskilled manual). The purchaser of the house would also need to find a deposit of £65, which was equivalent to almost half a year's total income for a semi-skilled manual worker on maximum wage rates. If an acceptable weekly housing cost is taken to be around 20% of income, this level of weekly repayment would require a weekly income of around £5.18s.4d. It is apparent that the purchase of a house costing £650 on these terms would prove extremely difficult for manual workers, however steady and regular their employment.

A further calculation was made to see if manual workers on similar incomes to those in Table 5.12 could afford one of the cheapest properties which were being built in Edinburgh in the mid 1930s; such houses had a selling price of around £475. If the percentage of deposit to loan is in roughly the same proportion as the example detailed above the deposit for a house of this type would be around £50 and the loan £425. If the terms were the same as in the previous example then weekly repayments would be 13s.4d. It is known that houses of this selling price would have a rateable value of around £25 so that the rates would be an additional 3s.10d per week, making a total housing cost for this house of 17s.2d. For these housing costs to constitute an

acceptable 20% of wages (indeed it has been claimed that 16% of wages was a more typical proportion in Scotland) a worker would need to earn an average weekly wage of £4.5s.10d, which is again more than the examples in Table 5.12.

In order to see which social classes could have afforded to buy a new build house at this time, examples of average weekly earnings of both manual and white collar workers have been taken from data on income levels for Corporation employees in the Treasurer's minutes for the year 1933. In these figures where minimum and maximum salary and wage levels were included a point equidistant between the two was taken as an average.

Table 5.13: A comparison of the weekly earnings of manual and white collar workers employed by Edinburgh Corporation in 1933

Manual workers		White Collar workers	
Foreman Engineer	£4.19s. 6d	Cashier	£10.3s.10d
Foreman painter	£4. 0s.8d	1st class clerk	£7.4s. 3d
Engineer	£3.17s.0d	do Grade 2	£5.19s.3d
Fireman	£3.12s.0d	do Grade 3	£5.12s.6d
Driver	£3.10s.0d	2nd class clerk	£4.12s.4d
Painter	£3.9s.8d	Stores clerk	£3.11s.5d
Mason	£3.6s.0d	3rd class clerk	£3. 7s.5d
Handyman	£2.17s.0d	Clerical Assistant	
Carter	£2.12s.0d	(Female)	£2.10s.0d

Source: Treasurer's Committee Minutes 1933



Although the salaries of Edinburgh Corporation's white collar workers are always given as an annual sum, these have been recalculated into weekly amounts to make white collar workers' salaries comparable with manual workers' wages. If these average Corporation wages and salaries are assumed to be representative of general rates at this time it can be seen that only the foreman engineer could have afforded to buy a house costing £475 on 20% of income and none of the manual workers could have afforded a £650 house. However all the clerical workers from second class clerk upwards could have afforded to buy a £475 house and all from first class clerk upwards a house costing £650.

It is relevant here that an enquiry undertaken by the Civil Service Statistical and Research Bureau in 1938-9 examined data on the housing tenure of public officials in Britain earning more than £250 per year. The survey found that 35% were tenants and 65% in owner occupation and it was claimed that the information obtained was "broadly representative ...of the middle class, and in particular of salary earners, as a whole" (Massey, 1942, p.105). Massey divided his sample into 4 income groups. He found that for those buying their houses the total weekly housing costs, including mortgage repayments and rates, were 19s.2d for the first group earning between £250-£350 per annum, £1.0s.5d for the second group earning between £350 and £500 per annum, £1.5s.5d for the third group earning between £500-£700 per annum and £1.10s.0d for those earning £700 and over per annum. The average over all groups was £1.1s.0d (Massey, 1942, p.169). In Massey's sample the lowest paid workers earned just under £5 per week and had average total housing

costs of 19s.2d. This salary level and housing costs would suggest they had purchased a house whose price was somewhere between the two Edinburgh examples of £650 and £475.

On the basis of the average repayments in Massey's survey, and also the calculations using Edinburgh data on wages and house prices, it would appear likely that in 1933 only the best paid manual workers could have afforded to buy even one of the cheapest new build houses. However these calculations have been made on the basis of one income per household and in any household there may be additional earners contributing to the family budget, or the family might take a lodger to help with the mortgage costs. Inherited lump sums could also be used for house purchase. Another possibility is that in order to obtain a desired house a worker might be prepared to spend a higher proportion of his weekly wage than the generally accepted 20%. Indeed there is evidence in a 1944 Ministry of Health Report on the Valuation for Rates that owner occupiers in various private enterprise estates near London were paying from 28-46% of their weekly wages in housing costs (McCulloch, 1990, p.48).

It may also be the case that because real wages were rising after 1933 and the costs of buying a house were falling, more manual workers may have been able to afford to buy cheaper properties after this date. Bellman explains that a combination of the extension of the term of a mortgage to 20 or 25 years together with falling interest rates lowered repayments in the course of the 1930s. Table 5.14 which contains an analysis of more Abbey Road Building Society



data, illustrates the extent to which repayments fell between 1932 and 1936. The original table gave monthly repayments, so again these have been re-calculated as weekly amounts to allow comparability with data on weekly wages. These figures are for mortgage repayments only, unlike Massey's figures which also included rates.

Table 5.14: Average weekly mortgage repayments by various social groups 1932-1936

	% During 1932	% During 1934	% During 1936
Wage earner	18s.9d	15s.9d	15s.0d
Salaried	£1.7s.1d	£1.3s.2d	£1.2s.1d
Independent#	£1.3s.9d	£1.0s.4d	18s.7d
Clerk	£1.1s.5d	17s.6d	17s.8d
Professional	£1.7s.8d	£1.3s.9d	£1.2s.11d
Labourer	15s.4d	13s.1d	12s.8d
Miscellaneous	£1.3s.0d	-	18s.0d

#(except professional)

Source: recalculated from Bellman, 1949, p.155

It can be seen from this table that the average weekly repayments of a "wage earner" in 1934 would have been enough to make repayments on a loan to buy a house priced at £475 but not on a house costing £650. The wage earners in this table, who, it was claimed, made up 43.4% of Abbey Road borrowers in 1934, must have been highly paid skilled workers. If the information in the table is correct and their average weekly repayments of 15s.9d (plus an unknown sum for rates) was around 20% of their gross income, such a worker would need to earn around £5 per week. At this time

only the better paid skilled workers earned more than £4 per week. Since this sum of 15s.9d was an average repayment, presumably many of the Abbey Road "wage earners" must have had an income which was even higher than this. Edinburgh data on the salaries of male manual workers has suggested that only a foreman, the top grade of skilled manual worker, could have afforded this average repayment at this date. Data in this table either throws doubt on the Abbey Road's definition of working class or is evidence that workers were prepared to spend more than 20% of their wages on house purchase at this time.

## SECTION 6 CONCLUSION

The purpose of this chapter has been to analyse information on the processes by which the modern system of providing and funding housing developed in Edinburgh in the inter war period. Although no information was available about non-subsidised building in the period up to 1933, it was estimated in Chapter 4 (Section 5.2) that in this period around 75% of building for the private sector was probably built with subsidy and that most of this was for owner occupation. Because complete lists of applications for subsidy were available, it was possible to see how the structure of building changed from 1923-1933 with individual applications being almost completely replaced by those from speculative builders. Also significant was the emergence of one major building firm in each of the main classes of house building in Edinburgh. Where building for the private sector was concerned, James Miller came to dominate the



production of subsidy houses for owner occupation and Mactaggart and Mickel the building of subsidy houses for private rental. In the public sector the firm of Arnott McLeod built a high proportion of Corporation houses in the 1930s. There is some evidence that the larger firms who built houses for the private sector not only had supplies of land but were better able to build at a profit under subsidy conditions than smaller firms. This was because, with a limited range of standardised house types, they could benefit from economies of scale.

One interesting fact which has emerged from this chapter is that after 1936 Glasgow Corporation, by giving their building workers a guaranteed week, were attracting labour from other areas such as Edinburgh. Since only brief reference is made to this it has to be assumed that these were workers building houses for the Corporation under the direct labour scheme which was re-introduced in 1933, the year that the Labour Party took control of Glasgow Corporation. It is known that the number of building workers directly employed by the Corporation rose from 371 in 1936 to 2,000 in 1939 (GCR 1919-1947, p.22). The ability to guarantee a full working week meant that the Corporation could ensure an adequate supply of labour when this was scarce and this gave them an advantage over firms building for the private sector in Glasgow. In contrast, the advantage in Edinburgh lay with the private sector, since firms on private contracts could pay more than the standard rate in order to attract labour, while firms on Corporation contracts were prevented from doing this by the Scottish Department of Health. This could provide a partial

explanation of why Edinburgh produced relatively more private sector building and Glasgow more public sector building in this period.

Where building societies were concerned, the late 1920s was a time when the traditional methods of paying cash for a house, or obtaining a loan or bond from a private individual, were replaced by the modern system of funding house purchase by a loan from a building society. After 1923, houses in Edinburgh were being purchased with loans from Edinburgh Corporation under the Small Dwellings Acquisition Acts. From 1930 onwards an increasing number of the major building societies opened branches in Edinburgh. After this date the majority of houses purchased in new build schemes were funded by an arrangement between the builder and the national branches of building societies. Where purchasers defaulted on their loan the house reverted back to the builder.

How housing was administered in this period has also been considered and the section on the political system has briefly examined the position of local authorities within the Scottish administrative framework. This included an analysis of the structure of Edinburgh Corporation, including the functions of the permanent officials. The political affiliation of the councillors was also considered. The Corporation was dominated by an anti-socialist coalition called the Moderate, and later Progressive, Party, and Labour representation on the whole Corporation and on important committees concerned with housing decisions was never more than 30%. This can be



contrasted with Glasgow where Labour held a majority of seats from 1933 onwards.

Where individual demand for housing is concerned it has been established that access to owner occupation was related to income. There is some controversy about whether the movement into owner occupation at this period involved mainly white collar or skilled manual workers. By analysing data on incomes for various occupations and relating these to the costs of house purchase it was predicted that the movement into owner occupation in Edinburgh in the inter war years would involve mostly white collar workers with relatively few skilled manual workers and very few semi-skilled or unskilled workers. It would be expected that there would be higher relative proportions of skilled manual workers in the cheaper and later schemes or in pre-1918 houses costing under £475. Evidence in Chapter 3 has indicated that it was not usual for Scots to spend even 20% of income on housing costs so the same phenomenon observed in England, where some workers had relatively high mortgage commitments, may have been less likely. Since there is controversy about which classes were moving into owner occupation in the inter-war period it is intended to test these predictions by examining the class structure of various types of housing in Edinburgh. By analysing occupational data from the valuation rolls it should be possible to see if there were differences in access to housing between white collar and skilled manual workers and also whether there were any changes in the relative status of tenures in the inter-war period. This will be the focus of Chapter 6.

## CHAPTER 6: TENURE CHANGE IN THE TWENTIETH CENTURY: AN EMPIRICAL ANALYSIS

### SECTION 1 INTRODUCTION

This chapter examines the pattern of tenure change in Edinburgh from 1900 to 1939. It will attempt to fill some of the gaps in knowledge which have been identified in the literature review and overview chapters by analysing empirical data on all three tenures. Section 2 will focus on tenure change in pre 1918 housing. Section 3 will examine the changing social structure of rented housing built between the wars both for the private sector and by Edinburgh Corporation. Section 4 will consider areas of new build owner occupied housing of different values. The value of all areas of housing was measured by calculating the average gross annual value (GAV) of all the houses within the area.

Chapter 5 has examined the relationship between wage rates and housing costs in Edinburgh in order to predict which classes were likely to have been able to afford owner occupation in the inter war period. The present chapter will test the accuracy of these predictions by identifying the social groups actually moving into owner occupation in Edinburgh at this time. This work relates back to one of the main aims of the thesis, which is to examine how the processes which led to tenure change were related to specific classes. A second aim was to evaluate the relative importance of supply and demand factors in the growth of

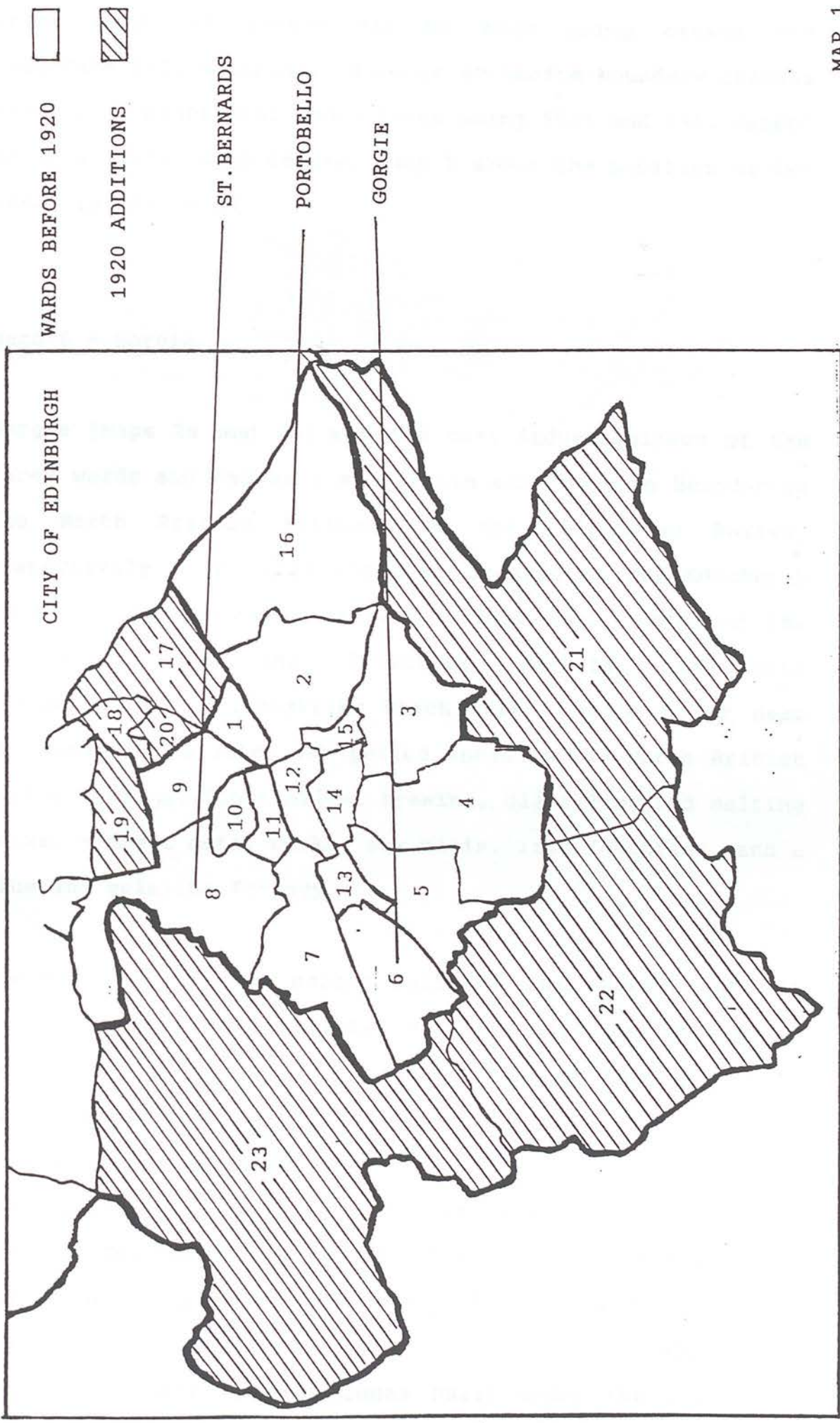


owner occupation. Thus a second question to be investigated in this chapter is whether the empirical work suggests the growing emergence of a general preference for owner occupation or if there are other significant reasons for tenure change.

As a result of findings in Chapter 4 the main focus of the research will be on the middle range of houses, that is with a gross annual value of circa £22-£49 per year. This category made up 37.4% of the houses in Edinburgh in 1931 with 51.8% having a GAV below £21 and 10.8% with a GAV above £50 (figures calculated from Burgh of Edinburgh Valuation Roll Statistics 1931/32). The areas of property analysed were, where possible, in three wards in order to allow the construction of ward profiles from data already compiled in the decennial censuses and annual valuation roll statistics. Lists of the properties selected for analysis and details of the methods of sampling have been included in Chapter 2.

### 1.1 The Wards Chosen for Analysis

The wards chosen for analysis were Ward 6 (Gorgie), Ward 8 (St. Bernards) and Ward 16 (Portobello). These were selected not only because each contained one of the 3 main 1919 Act estates but because they showed different levels of industrialisation. Since there were no examples of large scale new build private rented housing in any of the three wards, data on this tenure was collected from Ward 23, whose boundaries adjoined both Wards 6 and 8. The boundaries of Edinburgh wards remained unchanged until 1948 so intra and





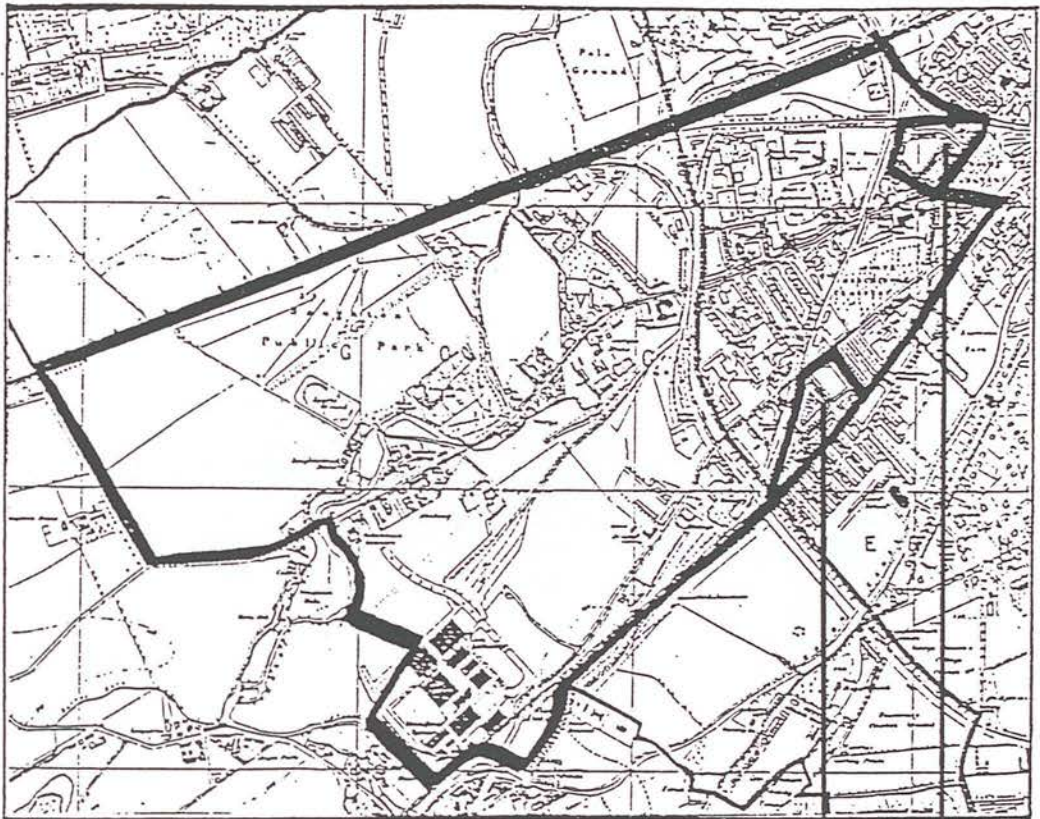
inter ward comparisons can be made using census and valuation roll material. However extensive boundary changes after 1948 meant that comparisons using 1931 and 1951 census material were not possible. Map 1 shows the position of the wards in Edinburgh.

#### Ward 6 - Gorgie

Gorgie (Maps 2a and 2b) was the most industrialised of the three wards and had as its northern and southern boundaries the North British Railway and the Caledonian Railway respectively. The area was also crossed by the Edinburgh Suburban and Southside Railway. This ward contained the Edinburgh corn and livestock markets and city slaughterhouse. Industries which were located in or near the ward in the inter war period included the North British Rubber Company, flour mills, brewing, distilling and malting works, a sheet metal works, saw mills, iron foundries, and a glue and gelatine factory.

Pre 1914 housing was mainly built in the eastern part of this ward and Gorgie, together with the neighbouring ward of Dalry, was one of the main locations of high density housing built for workers before 1914. After the First World War the decision was taken to build council housing under the Housing and Town Planning, etc, Act 1919 on a site already owned by Edinburgh Corporation. The fact that this site was near to existing industrial areas and had good communication links was an important factor in this decision (ECA Q 1/3, 1919). As well as 386 houses built under the 1919 Act,

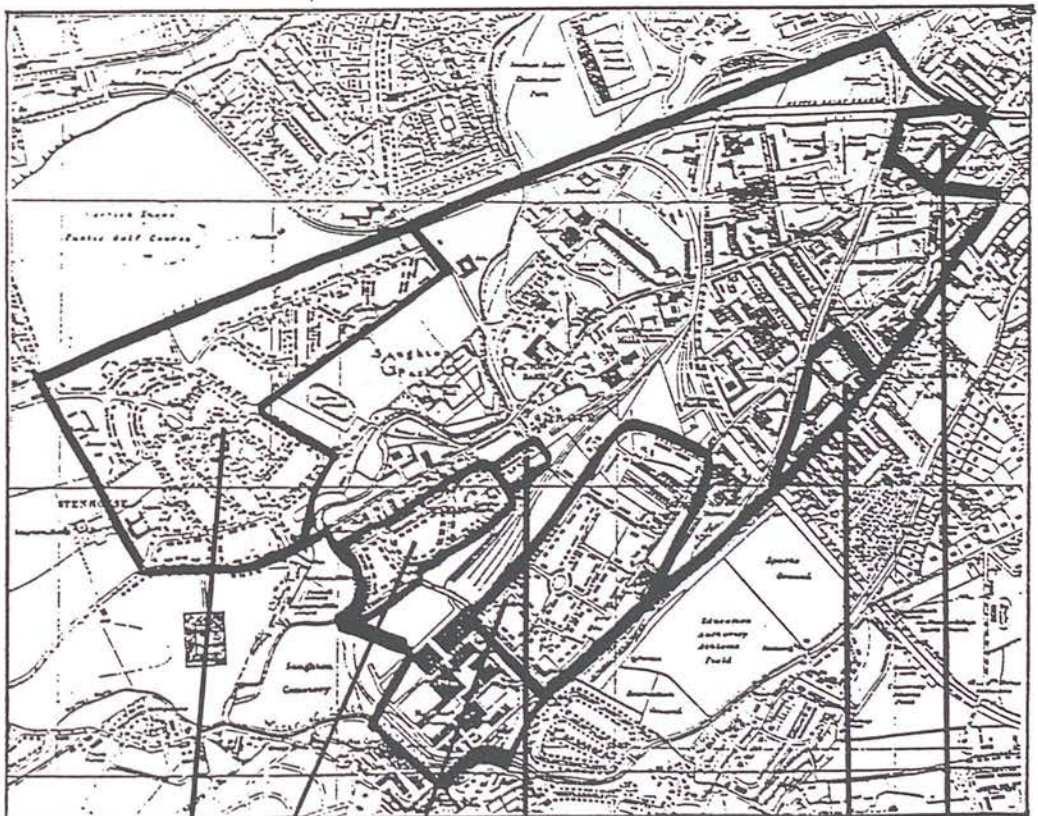




MURIELSTON

SHANDON

1939



GORGIE 1924 ACT

ELTRINGHAM TERR.

MURIELSTON

GORGIE 1919 ACT

GORGIE (CHESSER) 1919

SHANDON

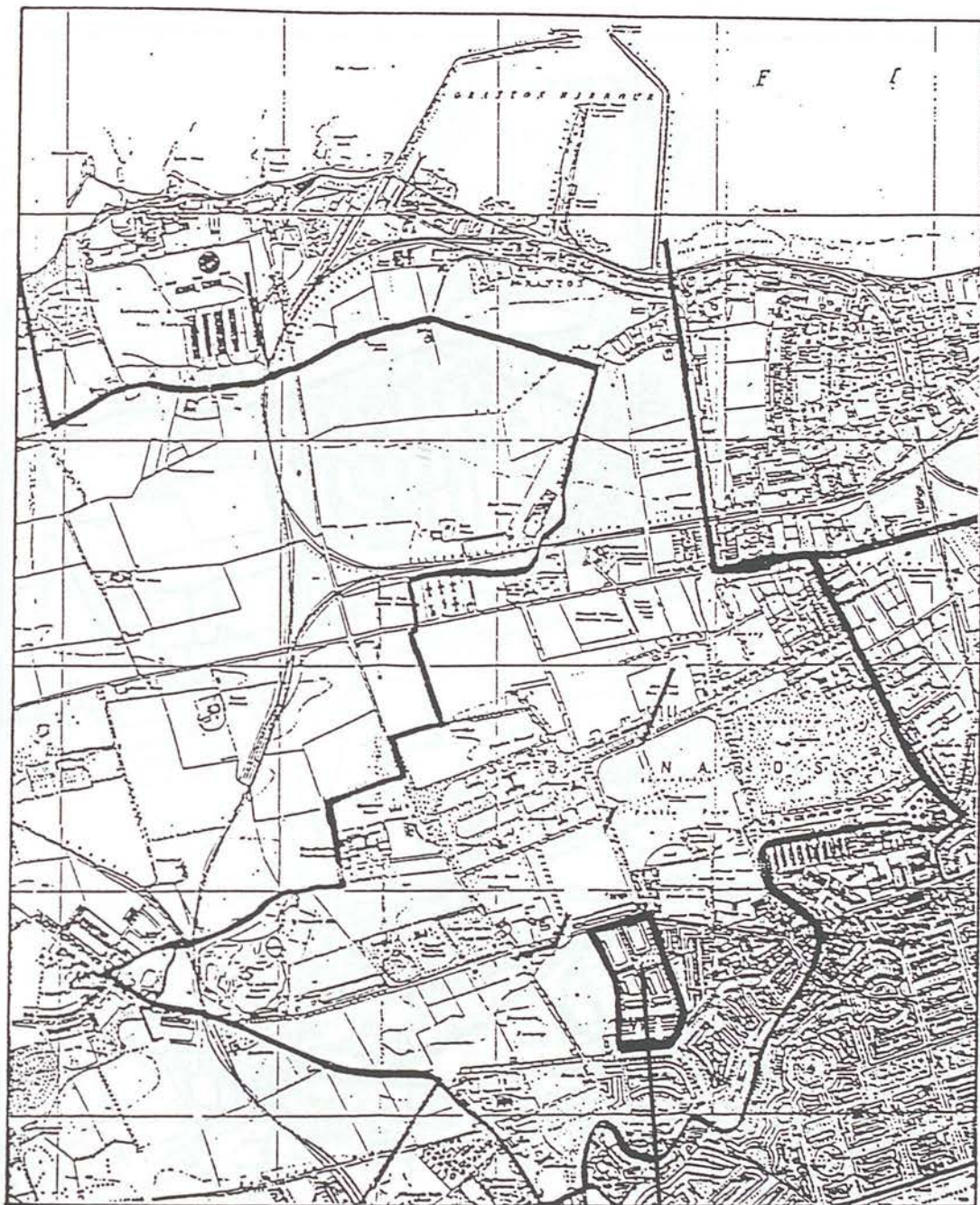


further housing was built under the Acts of 1924 and 1930-35. The amount of private housing built between the wars in this area was small compared to the other two wards.

The population of the ward was 19,667 in 1911. By 1921 this figure had increased by 6.3% to 20,900 and by 1931 a further increase of 22.5% brought the population to 25,604, a total increase of 5,937 (30.2%) over the 1911 figure. This ward had the most overcrowded housing conditions of the three. In 1911 there were 1.77 persons per room with one or more windows. By 1921 this figure was 1.73 and by 1931 the ratio was 1.52 (all the above figures are from decennial censuses). In 1910 the ward had 4,161 houses in the valuation roll; this had increased to 6,224 in 1931 and to 7,946 in 1939. This represented an increase of 3,785 (91%) houses between 1910 and 1939 (figures from valuation roll statistics).

#### Ward 8 - St Bernards

This ward (Maps 3a and 3b) included the port of Granton, together with its rail link. Local industries, which included a gas works, ship building yards, an ink factory, two iron works, a saw mill, a motor vehicle factory and an engineering works, were mainly concentrated in the north of the ward. Inter war municipal housing, which included housing built under the 1919, 1924 and 1930-35 Housing Acts, was also located in the northern sector. The central area contained large areas of institutional buildings, including the Northern General and Western General Hospitals, Fettes



COMELY BANK —

CITY OF EDINBURGH

WARD 8 St. BERNARDS 1918





ORCHARD  
COMELY BANK  
CRAIGLEITH HILL

CITY OF EDINBURGH

WARD 8 St. BERNARDS 1939



College, and high amenity recreational land including the Botanic Gardens and various school playing fields. The southern section was mainly residential. This included highly rated pre 1918 houses and the tenement area of Comely Bank. Inter war private housing for owner occupation was also situated in the southern part of the ward at Orchard and Craighleith Hill.

The population of the ward was 16,457 in 1911. By 1921 this figure had decreased by 8.8% to 15,001. This may have been because the southern part of the ward was near to the city centre and there was a general drift away from the centre of Edinburgh to the suburban areas at this time. New building in the 1920s caused a reverse in this fall and by 1931 the population had risen by 24% to 18,605. Since there had previously been a decrease this gave Ward 8 the lowest population increase of the 3 selected wards, and the 1931 figure was only 2,148 (13.1%) more than the population in 1911. The highly rated pre-1914 housing in the southern sector meant that this ward had the lowest level of overcrowding of the three selected wards, with 1.04 persons per windowed room in 1911, 0.95 in 1921 and 0.88 in 1931. The total number of houses in the ward was 3,383 in 1910, 4,784 in 1931 and 6,369 in 1939. This represented an increase of 2,986 (88.3%) from 1910-1939 (figures from valuation roll statistics).



## Ward 16 - Portobello

This ward included Portobello, a local seaside resort which was incorporated within the boundaries of Edinburgh in 1896 (Maps 4a and 4b). The industrial building in the area included a power station, a glass works and 2 bottle factories. Because of the local clay beds, industries in the area include brick and tile works and 2 potteries. The population of the ward was 16,762 in 1911. By 1921 this figure had increased by 11.4% to 18,680 and by 1931 a further increase of 40% brought the population to 26,145, which was an increase of 44.5% over the 1911 figure. The percentage of persons to windowed room remained static over the period at around 1.05 persons per room (figures from decennial censuses). In 1910 the ward had 3,643 houses in the valuation roll and this increased to 6,257 in 1931 and to 10,171 in 1939. This represented an increase of 6,528 (179%) houses between 1910 and 1939 (figures from valuation roll statistics). Ward 16 had the biggest increase in house building of the three selected wards in the inter war period; new build housing included council housing built under the 1919, 1923, 1924, 1930-35 and 1938 Housing Acts. There was also a high proportion of new build housing for owner occupation.

## SECTION 2 TENURE CHANGE IN PRE 1914 PROPERTY

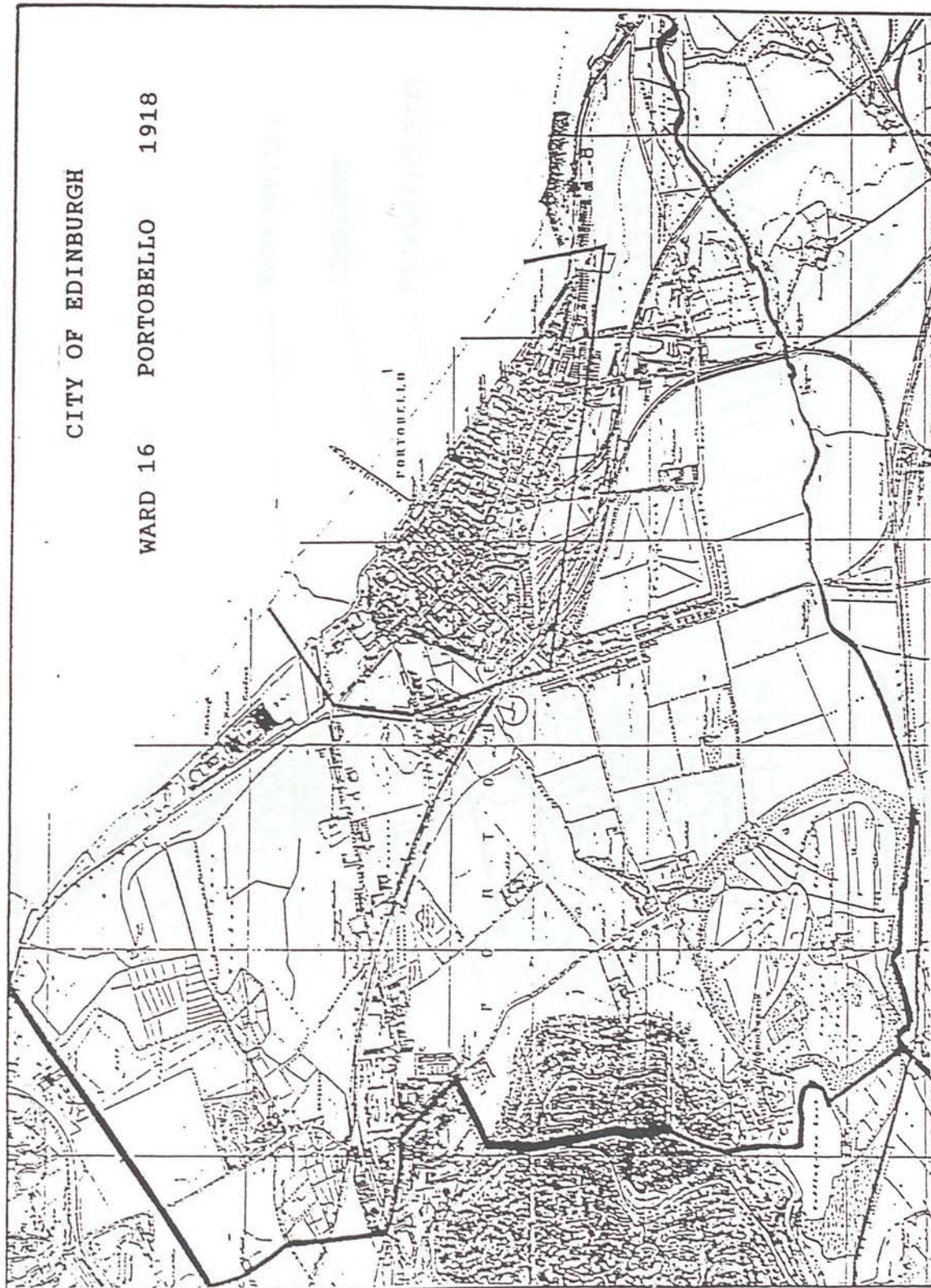
### 2.1 The Main Features of Tenure Change: 1900-1939

The growth of home ownership in the inter war period involved not only the building of housing for owner

MAP 4a

CITY OF EDINBURGH

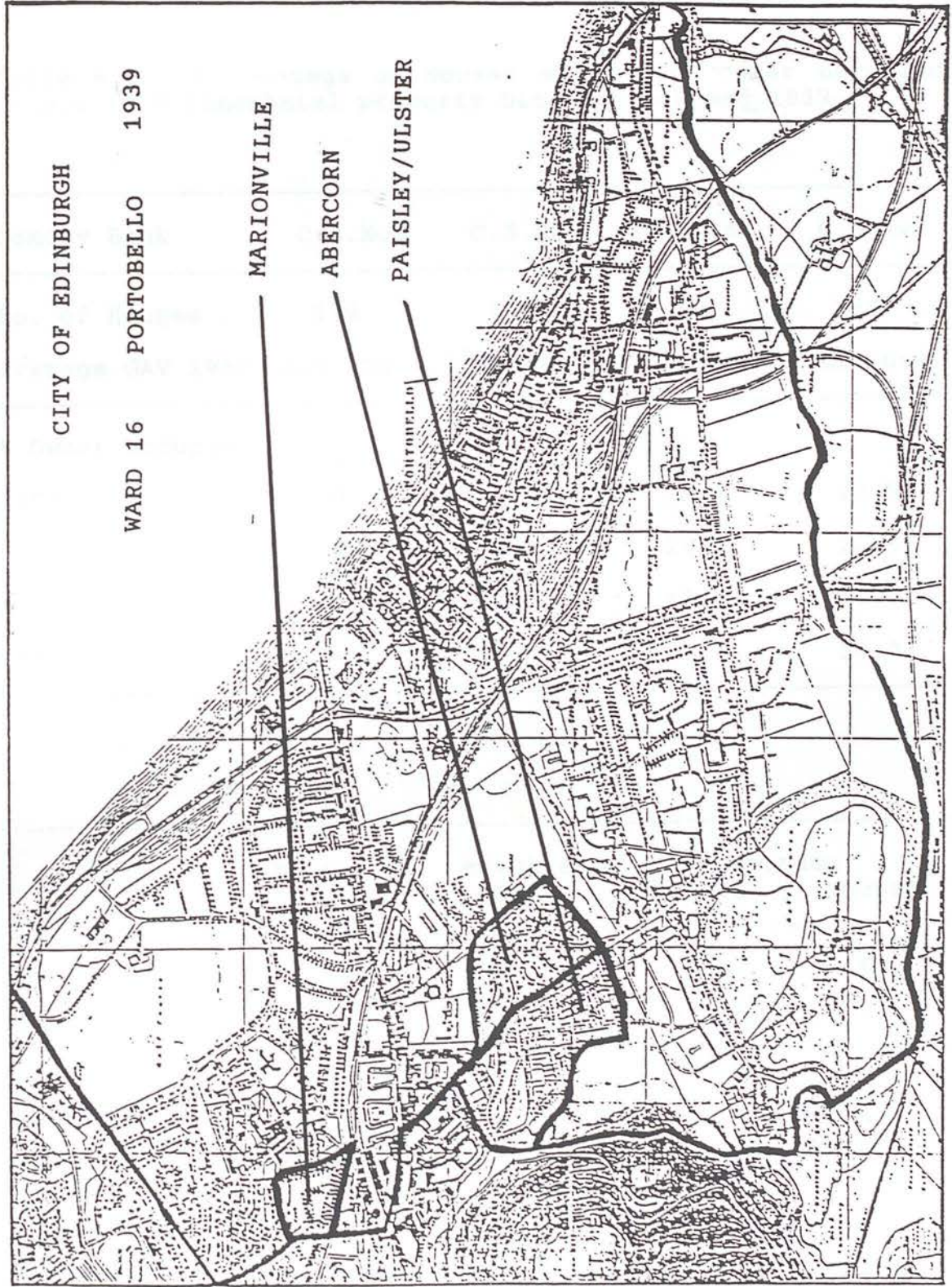
WARD 16 PORTOBELLO 1918



SOURCE: POST OFFICE DIRECTORY MAPS



MAP 4b



SOURCE: POST OFFICE DIRECTORY MAPS

occupation but also tenure change in pre-1918 property. This was a result of the sale of previously rented property by landlords. Table 6.1 illustrates two main features of tenure change in the period from 1900-1939.

Table 6.1: Percentage of houses which were owner occupied in pre-1918 tenemental property between 1900 and 1939

Comely Bank	C.B.Row	C.B.St.	C.B.Rd.	C.B.Av.
No. of Houses	119	145	53	138
Average GAV 1939	£19.18s	£28.12s	£34.6s	£37.6s
% Owner Occupied				
1900	0	Not Built	18.9	22.5
1919	0	29.0	24.5	22.5
1929	5.9	38.0	43.4	43.5
1939	10.1	45.5	43.4	50.0

	Murieston	Merchiston Grove	Shandon Flats	Houses
No. of Houses	256	92	95	69
Average GAV 1939	£23.0s	£22.16s	£29.18s	£47.16s
% Owner Occupied				
1900	2.7	4.3	7.4	0
1919	4.7	4.3	9.5	10.1
1929	11.0	22.8	33.7	82.6
1939	14.0	28.3	31.8	79.7

Source: Valuation Rolls of the City of Edinburgh for 1900, 1919/20, 1929/30 and 1939/40 for Wards 6 and 8



The first feature is a strong association between the percentage of owner occupiers and the average gross annual value (GAV) of the property in each area. This was, of course, also the rent charged for the property. In general areas of property with higher average GAVs also had higher owner occupation rates. This association could however be mitigated by other factors, since unlike new build housing for owner occupation (which will be considered later in this chapter) the supply side circumstances of these sales was largely unknown. For example an analysis of valuation roll and Register of Sasines data has revealed that while some landlords sold property throughout the period, for others sales were only made by the executors of the estate after the death of the landlord. Although the property in Murieston and Merchiston Grove in Ward 6 have a similar average GAV, Merchiston Grove in 1900, 1929 and 1939 had twice the rate of owner occupation. There may have been supply related reasons why fewer flats were sold into owner occupation in Murieston or Merchiston Grove may have been more popular with purchasers because it was on the edge of the higher value Shandon area. However Comely Bank Row, which has the lowest rated flats of all the areas of pre 1918 housing, also had a very low level of sales even though it is in the high status tenement area of Comely Bank.

The second noticeable feature is that for tenement property there were two main periods during which sales to owner occupiers occurred. These were before 1900, and between 1919 and 1929. There was relatively little increase in the percentage of owner occupiers in any of the areas sampled between 1929 and 1939. It seems probable that the sales

before 1900 were initial sales of new flats. This is indicated by the fact that 29% of the flats in Comely Bank Street, which was built after 1900, were sold to owner occupiers in the period up to 1919. An increase in owner occupation did not happen at this period in property built before 1900. A few flats which were owner occupied in 1900 had a tenant by 1919 and this presumably meant that the original owner occupier had purchased and was living in other property and was renting out his or her previous house.

The sample of houses in Shandon showed a different pattern, with most of the property rented in the period up to 1919 and a high percentage of properties moving into owner occupation between 1919 and 1929. When data on a sample of these houses was examined in the Register of Sasines it was found that most were owned by the builder, George Roberts, and were only sold from 1919 onwards by his trustees. Roberts had taken out bonds to fund the building of these houses and after his death these were sold over several years in order to gradually disburden the bond by the selling price achieved for each house.

## 2.2 The Increase in Sales in the Period 1919-1929

Although the precipitating factor for the initial sales prior to 1900 may have been the arrival on the housing market of a supply of new built tenement flats, the growth of owner occupation in pre 1918 property in the period between 1919 and 1929 appears to have been caused by a



combination of two factors. These were continuing government intervention in the housing market in the form of the extension of rent controls in 1919 and the rise in house prices which occurred in the aftermath of the First World War. Because of restrictions which limited the ability of landlords to raise rents in line with rises in the cost of living, some landlords may have found it more profitable to sell their property, thus taking advantage of post-1918 house price inflation, and invest their capital elsewhere. Until 1919, only houses in Scotland with a rateable value of £30 or under were covered by rent control legislation, but after the passing of the Rent and Mortgage Interest (Restriction) Act 1919 this was extended to all Scottish houses with a rateable value of £60 and under. Kemp has indicated that rented property was being sold to owner occupiers at this time:

The sale of dwellings by private landlords to owner occupiers...represents the major component of loss from the private rented sector. It seems likely that the process was concentrated most heavily in the 1920s rather than the 1930s. (Kemp, 1984, p.309)

He believed that this process was inhibited by the presence of sitting tenants who had security of tenure under the Rent Acts. However it appeared that since landlords could repossess a property that was supposedly required for their own occupation, tenants may, in some cases, have been forced to buy their house to prevent it being sold.

Because for this study data on owner occupation was collected from the valuation rolls at ten year intervals, no accurate estimation of on-going sales to sitting tenants in

pre 1914 property can be attempted. However it may be significant that of the 10 sales to sitting tenants that were positively identified in the Comely Bank data, 8 were from the period before 1929 and only 2 took place between 1929 and 1939.

### 2.3 Why the Rate of Sales Slowed After 1929

It was a characteristic of all the tenemental property sampled that the rate of increase in the growth of owner occupation slowed, or even fell, in the 1930s. This finding required further investigation since information on the development of the building society movement in Edinburgh in Chapter 5 had indicated that demand for home ownership was increasing during this period. Since the 1930s was also the main period for the construction of houses for owner occupation in Edinburgh, it was decided to investigate whether the supply of new build houses for sale might be a causal factor for the apparent slow-down in demand for tenement flats at this period. Samples of new build property were examined to see if any of the purchasers had moved from any of the areas of tenement flats which were included in the study. Evidence was found that movement out of tenemental property into new housing was occurring and that this was related to the development of new bungalow housing close to a tenement area. Thus movement occurred between Comely Bank flats and two new build schemes, Orchard and Craigleith Hill, which had been built in the vicinity.



It is difficult to investigate the housing origins of those buying property at this time in Edinburgh because the previous addresses of purchasers are not always included in Sasines data. However, given this fact, it is striking that of 30 houses from the Orchard area which were checked in the Register of Sasines (which had a total of 71 sales and resales in the inter war period, only 42 of which included a previous address) 9 purchasers had moved from the nearby Comely Bank area. Only one of these was the first owner of his bungalow in 1927; the other eight bought at resale at fairly regular intervals throughout the 1930s. Two owners in the 30 houses sampled from Craigleith Hill had also moved from Comely Bank in 1931 and 1938. It is not known whether these people were previously owners or tenants of their Comely Bank flats. One owner from the sample of 27 Comely Bank flats sold the flat in order to buy a house in Orchard in 1930. However since it was relatively unusual for the Register of Sasines to record the housing destination of those selling a property, other moves from tenement flats to new bungalows have been unrecorded. It should also be emphasised that only transfers between areas from which samples of property were taken for this thesis have been considered (although addresses in the whole area were included, not just the property actually sampled) so this activity is just a small indication of what was probably a much larger process. The subject of transfer from tenements to bungalows in this period, which is an important aspect of the social history of Scottish housing, deserves further large scale systematic research in the Register of Sasines.

## 2.4 Housing Satisfaction in Pre 1918 Property

Although these areas, and streets within the areas, had different owner occupation rates, Table 6.2 indicates that this is related to the average GAV and not to relative satisfaction with the housing. It was decided to measure housing satisfaction not just by the number of owner occupiers in any area but also by the numbers of long term tenants. Tenants who lived in their house from 1919-1939 are particularly significant since in the 1930s there was an alternative supply of both new build owner occupied and private rented housing. However those who are recorded as living in a house for 2 of the dates sampled, and had therefore lived there for at least 10 years, are also considered to be expressing satisfaction with their accommodation. If the percentages of long term tenants and owners are added together the total for each area is very similar. In higher rated areas this total is made up of a larger percentage of owners and a smaller percentage of long term tenants. In lower rated areas, like Murieston, the position is reversed.



Table 6.2: Long term tenants of 20 years, 10 years and also owners in pre-1918 housing areas, 1939/40

	Murieston		Comely Bank		Merchiston/ Shandon	
	No.	%	No.	%	No.	%
Total No	256	100	455	100	256	100
Average GAV	£23.0s		£29.14s		£32.0s	
<u>L.term tenants</u>						
20 years	68	26.6	71	15.6	40	15.6
10 years	96	37.5	135	29.7	50	19.5
Total L. term tenants	164	64.2	206	45.3	90	35.1
Owners	36	14.0	170	37.4	111	43.4
Total owners and L.term tenants	200	78.2	376	82.7	291	78.5

Source: Valuation Rolls for the City of Edinburgh 1919/20, 1929/30, and 1939/40, Wards 6 and 8

Annual valuation roll statistics, prepared by the Burgh Assessor, show that of the total properties in Ward 6 for the years from 1926 to 1939 less than 0.3% were empty in any one year. In Ward 8, which had larger property which was more likely to lie vacant, the figure was slightly higher but was still under 1.5%. This can be contrasted with the situation in the first decade of the century when there was a surplus of 4,000 inhabitable empty properties in Edinburgh (ECA, Q 2/4 March 1925, p.6) which was 4.2% of all inhabitable property. At this time the rate of house building was falling and as Chapter 4 has indicated, from 1908 onwards there was a serious slump. Although the inter war figure covers owner occupied as well as rented housing,

this low level of empty property, together with the high percentage of settled occupants who were either owner occupiers or who had been living in their flats for at least 10 years, indicates that demand for rented property of all values must have been high in the inter war period. The very limited supply of unoccupied property in the city at this time must have been a precipitating factor in the growth of house building, both for owner occupation and for the private rented sector.

## 2.5 The Class Structure of Pre 1918 Property

Table 6.3 shows that the percentage levels of houses in owner occupation in the areas sampled is related to the average GAV and that there is also a relationship between this measurement and the class structure of the owner occupiers. The owners in the higher rated flats were mainly white collar workers and within this category there were proportions of not only class 3nm but also classes 1 and 2. Although numbers of sales in the smaller cheaper flats were few, purchasers of this type of property were mainly skilled manual workers.



Table 6.3: Comely Bank streets: Class analysis of owners, 1939

	C.B.Row	C.B.St.	C.B.Rd.	C.B.Av.
Total No. Houses	119	145	53	138
No. of Sales	12	66	23	69
% Sales	10.1	45.5	43.4	50.0
Average GAV Owners	£19.12s	£28.6s	£34.6s	£36.8s
Av. GAV all flats	£19.18s	£28.12s	£35.0s	£37.6s
Women	16.7	36.4	34.8	34.8
Retired men	0	1.5	0	1.4
Men/no info.	16.7	10.6	0	10.1
Occ. info. on	66.7	51.5	65.2	53.6
Total	100.1	100	100	99.9
Class 1	0	2.9	0	8.1
Class 2	12.5	20.6	20	37.8
Class 3nm	0	20.6	46.7	29.7
<u>All Non Manual</u>	<u>12.5</u>	<u>44.1</u>	<u>66.7</u>	<u>75.6</u>
Class 3m	75.0	55.9	33.3	21.6
Class 4	12.5	0	0	2.7
Class 5	0	0	0	0
<u>All Manual</u>	<u>87.5</u>	<u>55.9</u>	<u>33.3</u>	<u>24.3</u>
All Classes	100	100	100	99.9

Source: Valuation Roll, Ward 8, 1939/40

Table 6.4 analyses the occupations of long term tenants in the Comely Bank sample and finds a similar pattern. The class structure of the long term tenants was also related to the average GAV for each street. However the numbers of long term tenants in each street were too small to allow conclusions to be reached as to the relative class structure

of owners and long term tenants. Also, because numbers were small, it was necessary to take the occupations of the long term tenants in these areas as they had been in 1919/20 rather than in 1939/40, when high numbers of women and retired men were recorded.

Table 6.4: Comely Bank streets: Class analysis of long term tenants (living in the same flat from 1919-1939)

	C.B.Row	C.B.St.	C.B.Rd.	C.B.Av.
Total No. Houses	119	145	53	138
No. of L.T. Tenants	31	13	6	20
Average GAV L.T.T.	£20.2s	£28	£36.18s	£34.4s
Av. GAV all flats	£19.18s	£28.12s	£34.6s	£37.6s
Women	9.7	30.8	33.3	25.0
Retired men	0	0	0	0
Men/no info.	0	0	0	0
Occ. info. on	90.3	69.2	66.7	75.0
Total	100.1	100	100	100
Class 1	0	0	0	6.7
Class 2	3.6	0	0	26.7
Class 3nm	10.7	33.3	75.0	46.7
<u>All Non Manual</u>	<u>14.3</u>	<u>33.3</u>	<u>75.0</u>	<u>80.1</u>
Class 3m	75.0	66.7	25.0	20.0
Class 4	7.1	0	0	0
Class 5	3.6	0	0	0
<u>All Manual</u>	<u>85.7</u>	<u>66.7</u>	<u>25.0</u>	<u>20.0</u>
All Classes	100	100	100	100.1

Source: Valuation Roll, Ward 8, 1919/20; 1939/40



An analysis of the class structure of owners in Murieston and Shandon/Merchiston indicated the same relationship between social class and average GAV.

Table 6.5: Class analysis of owners 1939/40

Areas of pre 1918 property

	Murieston	Merchiston Grove	Shandon Flats	Houses
No. of Houses	256	92	95	69
No. of sales	36	26	30	55
Average GAV	£23	£22.16s	£29.18s	£47.16s
Women	25.0	30.8	13.3	23.6
Retired Men	2.7	0	0	0
Men/no info.	5.6	0	13.3	0
Occ. info. on	66.7	69.2	73.3	76.4
Total	100	100	99.9	100
Class 1	0	0	4.5	9.5
Class 2	4.2	5.6	9.1	40.5
Class 3nm	12.5	38.9	31.8	35.7
<u>All Non Manual</u>	<u>16.7</u>	<u>44.5</u>	<u>45.5</u>	<u>85.7</u>
Class 3m	70.8	44.4	45.5	14.3
Class 4	8.3	5.6	4.5	0
Class 5	4.2	5.6	4.5	0
<u>All Manual</u>	<u>83.3</u>	<u>55.6</u>	<u>54.5</u>	<u>14.3</u>
All Classes	100	100.1	99.9	100

Source: Valuation Rolls, Ward 6, 1939/40

Merchiston Grove, which had twice the number of owner occupiers as the similarly rated Murieston area (Table 6.1), also had a higher proportion of white collar workers amongst

its owners than had Murieston. Indeed the class structure was similar to the adjacent but more highly rated flats at Shandon. This suggests that the relatively high owner occupation rate in this street was not simply due to supply reasons, such as the reluctance of an owner to sell, but was for status reasons. The street may have had a higher status than its average GAV would suggest because it adjoins an area with relatively highly rated properties. In Murieston, where properties had a similar rateable value, this effect was not present. Again the reason why Comely Bank Row had a low proportion of white collar workers and long term tenants is not clear. It may be that pre 1918 property with an average GAV of under £20 characteristically had both this class structure and low level of sales. Since the main focus in this chapter is on property with an average GAV of £22 or more, further comparative work on cheaper property would be necessary to see whether the pattern in this street was typical.

Information in Chapter 4 has indicated that although the provision of private rented housing was adequate up to 1914, the rate of building slowed from 1908 onwards and after the war there was a severe shortage of housing. The scarcity of housing led to a rise in property prices in the post World War 1 period. It also led to the decision to build municipal housing which is the focus of the next section of the chapter.



## SECTION 3 NEW BUILD RENTED HOUSING

### 3.1 The Background to the Provision of Council Housing by Edinburgh Corporation

Before looking at the class structure of general needs council housing in the inter war period, the background to the provision of housing by Edinburgh Corporation will be examined briefly. A housing scheme for Edinburgh was submitted to the Board of Health for approval on 28th October 1919 and, under the time limit imposed by the Government for the purposes of state subsidy, building was to be completed by August 1922. The number of houses required to meet the needs of the district was estimated at 7,500 and it was planned that the local Authority would provide 3,000 of these. It was expected that the remaining houses would be provided by private enterprise, although there was no evidence that this was likely to happen (ECA Rpt. Town Cl., J 31/1, 31/12/1920).

The commencing dates for the first three schemes were (1) Gorgie, August 1919, (2) Abercorn, June 1919 and (3) Wardie, September 1919. By 31st December 1920, only 28 houses had been completed and were being occupied in Gorgie, 36 houses were expected to be completed there within 3 months and 24 were to be completed within 6 months. The remainder of the houses in progress totalled 184. The Director of Housing considered the progress of the works to have been disappointing and building progress under this Act was said to have been unsatisfactory throughout Britain, especially in Scotland. Since the time in which subsidy could be

allowed under the Act was limited it was eventually decided to restrict the amount of building to only 1,750 houses (ECA Rpt.Town Cl., J 31/1, 31/12/1920). In all 1,294 houses were built under this Act.

There is evidence that the supply and demand for council housing were not in balance. Gorgie and Abercorn were popular with applicants but relatively few applications were received for Wardie. Although this was a matter of some concern, Corporation officials had not yet attempted to advertise for applications for the houses, although the fact that council houses were being built had been widely reported in the press. In order to increase the application rate, the Housing Committee, at a meeting on 31st January 1921, decided to place an advertisement in the Scotsman, Edinburgh Evening News and Evening Dispatch inviting applications. Estimated rent levels were included in the advertisement and these were £32 per annum plus £10.4s for occupiers' rates for a three apartment house, £36 per annum plus £11.9s.6d for occupiers' rates for a four apartment house and £40 per annum plus £12.15s.1d for occupiers' rates for a five apartment house.

The response to this advertisement was taken by Edinburgh Corporation to be a housing "census," although only 1391 (62%) of the 2,238 forms which had been issued were returned. 535 of the applicants already had houses and of these "a good number wish a change of locality, others a better house, and quite a number are being pressed by owners desirous of occupying the property themselves or of selling it while a good price may be obtained for it" (Min.HTP,



21/2/1921). The latter reason for making an application for council housing supports the conclusion reached after analysing data on the sale patterns of pre-1914 housing, that landlords were selling their property to owner occupiers in the 1920s and that this was why the main period of tenure change in pre-1914 property was 1919-1929. An analysis of the occupations of the applicants who responded to this first advertisement was included in the report:

Table 6.6: Occupations of applicants for council housing, February 1921

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Public servants (civil servants, teachers, etc)	363 (26%)
Clerks, commercial travellers, shopmen, etc	588 (42%)
Tradesmen	232 (17%)
Miscellaneous (labourers, railway workers, etc)	208 (15%)
Total	1391 (100%)

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Source: Min.HTP, 21/2/1921

White collar workers made up 68% of the applicants, with only 17% being skilled, and 15% unskilled, workers. The non-return of a large percentage of the forms was thought to be because would-be applicants considered the localities to be unsuitable and the rents too high. It appeared that many applicants wanted accommodation nearer the centre of the city at rents of £20-£25 per week. The imbalance between supply and demand, both between schemes and in the total number of houses in production compared to total demand, continued to cause anxiety for the Corporation. A report by the Director of Housing stated:

On this question of house-letting, the very great disparity between the number of applicants who are ready to occupy the new houses, as compared with the number who are in actual need of houses, calls for the consideration of the Committee as to the cause of this disparity. It is a remarkable and regrettable experience that so many of the very class for whom the houses have been built find the rent charge prohibitive. (ECA, Min.NHSC, Report by DoH, 10/10/1921)

However it is obvious that new Corporation houses were always intended for the better off "working class" and the justification for the policy was that this would leave empty houses available for those who could not afford the high rents of the new houses. The immediate priority in 1919 was the improvement of the housing stock and the reduction of the overall post-war housing shortage rather than the provision of housing for those on low incomes who were in greatest need.

### 3.2 The Class Structure of 1919 Act Council Housing

The only stated priority where applications were concerned was that given to "homeless married ex-servicemen, or widows (with families) of men who fell in the late war" (Rpt.CC to TC, 2/10/1924). Indeed in their Second Annual Report of 1920 the Board of Health was apparently satisfied with the selection of mainly white collar and artisan tenants for the new houses by Scottish Local Authorities:

No narrow interpretation seems to have been placed upon the term "working classes"...We cannot too greatly emphasise the good results that follow upon the judicious selection of tenants. (Cmd. 1319, 1920, p.154)



An Edinburgh Corporation Report which analysed the occupations of applicants for housing in 1925 concluded that applications for Corporation housing were directly correlated with the general prosperity of the population. Thus applications were high from those in what the report calls "sheltered" occupations or trades, that is those which were relatively protected from unemployment (ECA Q 2/4, 3/1925).

In order to put the 1919 Act council house provision into perspective, the class structure of two of the main 1919 Act estates was compared with that of two pre 1918 council housing areas built without subsidy by Edinburgh Corporation under the Housing of the Working Classes Act 1890, and also with 2 later areas of housing built under the 1924 Act but adjacent to main 1919 Act schemes. Data from each of the post war schemes was collected for the first tenant of the property. To allow comparability, the data from the 1890 scheme was compiled from the valuation roll of 1922/23.

This comparison shows clearly that at this date the two 1890 Act schemes were almost completely tenanted by manual workers and of these the majority were semi-skilled or unskilled. Both schemes had a high proportion of women as householders and, unusually, this was actually higher in 1922 than in 1939, although the class structure of these schemes showed little change in this period. The 1919 Act schemes had a different class profile, with a very high proportion of white collar workers, including both professionals and managers, and a low percentage of manual workers, most of whom were skilled. This difference is

related to the rents charged for both types of houses, indicated in the table by the average GAV.

Table 6.7: Class profile of Municipal housing built under the 1890, 1919 and 1924 Housing Acts. First Tenant Gorgie and Abercorn 1919 and 1924 Acts; 1922/23 for McLeod Street and Bedford Crescent

Key:

1890 Act      McL. = McLeod Street      B.C. = Bedford Crescent

1919 Act/  
1924 Act      G. = Gorgie      Ab. = Abercorn

	1890 Act		1919 Act		1924 Act	
	McL.	B.C.	G.	Ab.	G.	Ab.
No. of Houses	64	91	386	322	222	196
Average GAV	£10.2s	£10.12s	£31.18s	£31.6s	£25.4s	£28.14s
Women	29.7	25.3	2.3	3.1	5.9	5.1
Retired Men	0	0	0	0	0	0
Men/No info.	3.1	4.4	2.1	2.2	1.8	2.0
Occ.Info. on	67.2	70.3	95.6	94.7	92.3	92.9
Total	100	100	100	100	100	100
Class 1	0	0	6.2	7.9	0	1.6
Class 2	0	0	25.5	19.3	6.3	9.3
Class 3nm	4.7	10.9	45.3	53.4	18.5	29.1
<u>All Non manual</u>	<u>4.7</u>	<u>10.9</u>	<u>77.0</u>	<u>80.6</u>	<u>24.8</u>	<u>40.0</u>
Class 3m	39.5	35.9	19.5	14.4	47.3	37.9
Class 4	39.5	29.7	3.0	4.9	22.0	20.3
Class 5	16.3	23.4	0.5	0	5.9	1.6
<u>All Manual</u>	<u>95.3</u>	<u>89.0</u>	<u>23.0</u>	<u>19.3</u>	<u>75.2</u>	<u>59.8</u>
All Classes	100	99.9	100	99.9	100	99.8

Source: Valuation Rolls Wards 6 and 16, 1922/23-1926/7; 1939/40



The 1924 Act houses, which were in the same areas as the 1919 Act houses, had mainly skilled and semi-skilled manual workers among their tenants, although there was also a high proportion of Class 3nm. Abercorn, the scheme with the higher average GAV, also had a higher proportion of white collar workers amongst the first tenants than Gorgie.

Chapter 8, which examines empirical data on the sale of council houses, will look in detail at the class structure of the 1919 Act areas and how this changed over the inter war period, so this will not be considered here. When changes in the class structure of 1924 Act houses were examined (see Table 6.8) the percentage of white collar workers fell in Abercorn but not in Gorgie, so that by 1939/40 the class profiles of both schemes were similar. Chapters 7 and 8 will show that the numbers of white collar workers in 1919 Act houses also fell during this period and there is evidence from other sources that some people in this tenure were moving into owner occupation. This may also have been happening with the white collar tenants in the 1924 Act houses at Abercorn.

### 3.3 The Class Structure of Private Rented Housing

It has been shown that the class structure of both 1919 Act council housing and pre-1918 private rented housing appears to be related to housing costs as shown by average GAV. A comparison of the 1924 Act Council areas at Gorgie and Abercorn with the steel houses built at the same time by the Second Scottish National House Building Company indicates

that the class structure of new build private rented sector tenants is similarly related to housing costs, with higher rented houses having more white collar workers.

Table 6.8: A comparison of the class structure of two 1924 Act council schemes and one scheme built by the Second Scottish National House Building Company, all 1927/28 and 1939/40 (figures are percentages in each class unless stated otherwise)

	Gorgie 1924 Act		Abercorn 1924 Act		2nd.S. Nat. House B.Co.	
	1927	1939	1927	1939	1927	1939
Average GAV	£25.4s		£27.14s		£29.2s	
Total No.	222	222	196	196	185	185
Women	5.9	11.7	5.1	8.2	1.1	4.3
Retired Men	0	4.5	0	1.0	0	0
Men/no info.	1.8	0.5	2.0	4.1	2.1	6.5
Occ. info.on	92.3	83.3	92.9	86.7	96.8	89.2
Total	100	100	100	100	100	100
Class 1	0	0	1.6	1.2	0.6	0.6
Class 2	6.3	5.4	9.3	4.7	11.2	8.5
Class 3nm	18.5	17.8	29.1	18.2	37.4	32.1
<u>All N.Manual</u>	<u>24.8</u>	<u>23.3</u>	<u>40.0</u>	<u>24.1</u>	<u>49.2</u>	<u>41.2</u>
Class 3m	47.3	49.7	37.9	41.1	30.7	37.6
Class 4	22.0	21.6	20.3	32.4	20.1	20.6
Class 5	5.9	5.4	1.6	2.4	0	0.6
<u>All Manual</u>	<u>75.2</u>	<u>76.7</u>	<u>59.8</u>	<u>76.0</u>	<u>50.8</u>	<u>58.8</u>
All classes	100	100	99.8	100	100	100

Source: Edinburgh valuation rolls, 1927/28; 1939/40

With rented housing there is always the possibility that selective allocation policies for different types of housing



may affect the relationship between the class structure and average GAV. In order to eliminate this possibility, data on houses with two different GAVs in the same scheme was analysed. Since both sets of data were from properties in the same area these rents relate to the size or relative amenity of the properties and not to different allocation processes. Hence data on two schemes of houses (built by Mactaggart and Mickel and analysed for 1939/40), both of which had a two-tier rent structure, was divided into two different GAVs. It can be seen that in both schemes the class profile of the higher rated properties had more white collar workers and fewer skilled manual workers. However, although an association between average GAV and social class can be demonstrated within areas, it does not mean that flats with a rent of £34 per annum at Pilton would necessarily have more white collar workers than flats with a rent of £32 at Carricknowe. The status of housing did not just involve characteristics of the dwelling but also the area in which the housing was situated.

Table 6.9: Social class differences within the same schemes: Mactaggart and Mickel private rented housing 1939

	Carricknowe			Pilton		
Average GAV	£29.2s	£27	£32	£31.14s	£25	£34
No. of Houses	<u>All</u> 368	316	52	<u>All</u> 345	88	257
Women	7.9	6.6	15.4	6.7	9.1	5.8
Retired Men	4.3	3.2	11.5	1.7	1.1	1.9
Men/no info.	12.0	11.7	13.5	11.8	12.5	11.6
Occ.info. on	75.8	78.5	59.6	79.7	77.3	80.5
Total	100	100	100	99.9	100	99.8
Class 1	2.2	0.8	12.9	2.5	0	3.4
Class 2	9.7	8.5	19.4	17.1	13.2	18.3
Class 3	28.0	27.0	35.5	37.5	30.9	39.6
<u>All N. Manual</u>	<u>39.9</u>	<u>36.3</u>	<u>67.8</u>	<u>57.1</u>	<u>44.1</u>	<u>61.3</u>
Class 3m	50.2	53.2	25.8	36.7	45.6	33.8
Class 4	8.2	8.5	6.5	4.4	8.8	2.9
Class 5	1.8	2.0	0	1.8	1.5	1.9
<u>All Manual</u>	<u>60.2</u>	<u>63.7</u>	<u>32.3</u>	<u>42.9</u>	<u>55.9</u>	<u>38.6</u>
All classes	100.1	100	100.1	100	100	99.9

Source: Edinburgh valuation rolls Ward 23, 1939/40

Table 6.9 shows for new build rented housing the phenomenon which was identified in the pre 1914 areas, namely that when a small amount of low rated property is within or near to a larger area of higher rated property it can have a higher class profile than might be expected from its average GAV. In this case, the 88 houses in Pilton with an average GAV of £25 had a significantly higher proportion of white collar workers than the higher rated £27 flats at Carricknowe. There is no evidence that this process worked in reverse, since the small number of £32 GAV flats in the generally



lower rated Carricknowe area have a slightly higher class structure than the £34 GAV flats in the higher rated Pilton.

The empirical analysis so far has shown that it is relatively easy to demonstrate a relationship between housing costs and the class profile of an area for both private and public sector rented housing. However with owner occupied housing a further factor has to be taken into account, namely the selling price of the house and the amount of the deposit and repayment level. The fact that these features may affect the hypothesis that the class structure of housing in all tenures is related to the average GAV in the housing area will be discussed below.

## SECTION 4 NEW BUILD HOUSING FOR OWNER OCCUPATION

### 4.1 Introduction

Chapter 2 has listed the eight areas of new build housing which were sampled for this thesis and the following tables analyse data on a selection of these schemes. Table 6.10 shows the relative class structures of the six main areas, which illustrate a range of average GAVs. There are also two subsidiary areas. One of these is Bangholm, which consisted of houses built for owner occupation by Edinburgh Corporation; information on this scheme will be analysed in Chapter 9, which examines the part played by Edinburgh Corporation in the development of owner occupation. The other is Eltringham Terrace, a small scheme built by James Miller, which, as an example of low cost home ownership, is

included as a check on findings on Marionville, the main example of a low cost scheme in the data samples. The 6 schemes chosen for analysis in Table 6.10 consist of 3 subsidy schemes (Orchard, Paisley/Ulster and Craigleith Hill) and 3 schemes built after the end of the subsidy provisions (1 low cost scheme, Marionville; 1 medium cost scheme, Silverknowes; and 1 small high cost scheme, Hillpark).

#### 4.2 The Relationship between Average GAV and New Build Housing for Owner Occupation

Since only data for 1939/40 is included in Table 6.10 it is first relevant to note that when data on the class structure of the first owners of these areas of new build housing was compared with findings on the class structure for the same areas in 1939/40 there were no significant differences. This would indicate that the class structure of new build owner occupied housing remained static over the period. For example there were 56.8% white collar workers amongst the first owners in Craigleith Hill compared to 58.6% in 1939/40; 63.7% white collar workers amongst the first owners in Paisley/Ulster compared to 60.8% in 1939/40 and 64.1% white collar workers amongst the first owners in Orchard compared to 66.0% in 1939/40. The fact that there were no significant changes over this period in property for which two dates were available would indicate that Marionville has a relatively low proportion of white collar workers not because it had a later construction date than the other



schemes but because the class structure was related to the value of the housing.

Table 6.10: The association between the class profile of inter-war new build estates and the average rateable value 1939/40

M	Marionville, by Ford and Torrie 1937-1940					
CH	Craigleith Hill, by James Miller 1931-1935					
P/U	Paisley/Ulster, by James Miller 1929-1935					
O	Orchard, by 4 builders 1927-1933					
S	Silverknowes, by Mactaggart and Mickel 1935-1941					
H	Hillpark, by Mactaggart and Mickel 1937-1941					
	M	CH	P/U	O	S	H
No. of houses	170	276	247	194	137	43
Average GAV	£27.12s	£32.16s	£33.14s	£35.6s	£37.6s	£55.4s
Women	4.7	14.5	9.7	22.2	8.8	20.9
Retired Men	1.8	1.1	3.6	1.5	2.2	2.3
Men/no info.	2.9	5.8	4.8	2.1	7.3	9.3
Occ.info.on	90.6	78.6	81.8	74.2	81.8	67.4
Total	100	100	99.9	100	100.1	99.9
Class 1	1.9	2.8	5.4	6.9	14.3	31.0
Class 2	11.0	15.2	20.3	18.8	28.6	41.4
Class 3nm	25.3	40.6	35.1	40.3	45.5	20.7
<u>All N. Manual</u>	<u>38.2</u>	<u>58.6</u>	<u>60.8</u>	<u>66.0</u>	<u>88.4</u>	<u>93.1</u>
Class 3m	40.9	37.8	30.2	27.8	10.7	6.9
Class 4	19.5	3.7	8.4	6.3	0.9	0
Class 5	1.3	0	0.5	0	0	0
<u>All Manual</u>	<u>61.7</u>	<u>41.5</u>	<u>39.1</u>	<u>34.1</u>	<u>11.6</u>	<u>6.9</u>
All Classes	99.9	100.1	99.9	100.1	100	100

Source: Edinburgh valuation rolls 1939/40, Wards 6, 8, and 16

Table 6.10 (which is arranged in ascending rateable value not date of construction) indicates that the relationship between the average GAV of a scheme and the percentage of white collar workers which has already been noted for both private and public rented housing also holds good for new build owner occupation. However, with owner occupied housing the selling price of the house must also be taken into consideration. Marionville was the only owner occupied scheme where the houses could be divided into two sets of rateable values, with 87 having a GAV of £30 and 83 with a GAV of £25. When these were analysed separately, the houses with a rateable value of £25 had slightly more white collar workers (39.7%) than the £30 houses (37.7%) and this finding went against the trends in the rest of the data. However a possible reason for this was discovered when the selling prices of these houses were checked in the Register of Sasines. It was found that all the houses rated at £30 were built in 1935/6 and had sold at £475 while those at the lower GAV of £25 were built in 1937 but had sold at the higher selling price of £485. The later date of building is significant because it is known that building costs rose between 1935 and 1937 and the index of building costs which was 95 in 1935 was 100.2 in 1937 (Table 4.9). It may be that the lower rated houses had less amenity but the higher price affected the class structure of the housing.



#### 4.3 The Investment Aspects of Home Ownership in the Inter War Period

Table 6.11 shows whether houses in four of the schemes made a loss or a profit when they were first resold in the period from 1929-1940.

Table 6.11: Price change on first resale for new build developments 1929-1940. The date given in the table is when the first houses in the scheme began to be resold.

##### Key

- O Orchard, by 4 builders 1928-1934  
P/U Paisley/Ulster, by James Miller 1929-1935  
CH Craigleith Hill, by James Miller 1931-1935  
M Marionville, by Ford and Torrie 1935-1939

Scheme	Re-sales From:	Sample size	Price Fall	% Av. Fall	Same	Price Rise	% Av Rise
O	1928	30	4	6.0	4	22	10.1
P/U	1929	30	16	12.4	6	8	4.9
CH	1931	30	15	7.4	7	8	6.9
M	1935	18	3	7.1	1	14	7.0

Source: Price changes from the Register of Sasines

It is apparent that property in some schemes held their price better than others. For example, in Orchard, of the 30 first resales 22 owners made a profit with an average price rise of 10.1%, 4 houses were sold at the same price and 4 made a loss averaging 6%. However in nearby Craigleith Hill price falls were recorded for 15 of the

sample of 30, 7 prices remained the same and the price rose for only 8 houses.

There is no obvious explanation for this. There are only slight differences between the schemes, with Orchard, which has a slightly higher GAV (£35.6s as opposed to £32.16s), also having a higher proportion of white collar workers at 66% compared with the 58.6% in Craigleith Hill. There is no evidence that the differences which have emerged are due to the year of sale or the time which had elapsed between original sale and first resale. To illustrate this, when details of sales for both schemes for one sample year, 1935, are examined, no obvious pattern emerges. Of the six houses which were resold in 1935 (each of which originally cost around £620 and had a rateable value of circa £35) two houses at Paisley/Ulster made losses of £60 and £65. Two at Orchard also made losses of £20 and £50 but two others in this scheme made gains of £35 and £50. The resale market for houses seems to have been quite random at this period. Although some years were generally worse for selling at a loss than others, whether houses made losses or gains at resale seems to be mainly affected by location and was not related to the time which had elapsed since the original purchases. The "blind" bidding system for house purchase in Scotland (where sealed bids for a house were submitted to the seller's solicitor and all opened at the same time) must have contributed to the rather erratic pattern of selling prices in this period.

The Command Paper "The Provision of Houses for Owner Occupation in Scotland", which was published in 1945,



indicated that in the inter war period house purchase was not seen as a financial investment, and indeed a house was expected to depreciate in value like any other consumer good:

The house purchaser, indeed, must realise that depreciation is a normal tendency in the case of a house in the same way as is the case of any other manufactured article subject to wear and tear over a period of time. He could not reasonably complain if he received a little less for his house after, say, five or ten years, than he originally paid for it. He would have reason for complaint only if the loss were serious - so serious as to prevent his purchasing a similar house in a similar locality. This may arise through (a) abnormal depreciation in the value of the house, or (b) having to sell on a falling market. (Cmnd. 6741, 1945, p.52)

Table 6.12 shows the number of re-sales for each year in the samples of new build property. It indicates how many of those who sold a house in any year obtained the same price that they themselves had paid for the property, or a higher or lower price. Figures for the average percentage gain and loss are also included. This information reveals that more houses were resold at a higher than a lower price in the period 1929-1932. From 1933 until 1936 prices tended to fall rather than rise; from 1937 until 1939 they were more likely to rise; in 1940 and 1941 prices tended to fall. However the column showing the percentage average rise indicates that house price inflation rose sharply after 1942, with the peak year 1949.

Table 6.12: Gains and losses on the resale of houses in 7 new build inter war estates 1929-1950. The percentage loss or gain is based on the difference in price since the previous sale.

	Number Resales	Number Price Same	Number Price Fall	% Average Fall	Number Price Rise	% Average Rise
1929	2	0	0	0	2	6.2
1930	4	1	1	8.2	2	14.8
1931	7	1	0	0	6	9.4
1932	5	0	1	3.8	4	5.2
1933	12	1	8	7.8	3	6.8
1934	5	1	2	7.5	2	1.9
1935	20	3	10	7.7	7	9.5
1936	18	7	6	4.4	5	7.5
1937	17	6	5	8.7	6	7.6
1938	27	1	11	10.8	15	7.7
1939	20	3	9	6.9	8	8.9
1940	6	0	6	11.0	0	0
1941	3	1	2	7.1	0	0
1942	1	0	0	0	1	50.0
1943	4	1	0	0	3	51.0
1944	5	0	0	0	5	79.1
1945	1	0	0	0	1	126.0
1946	6	0	0	0	6	191.5
1947	9	0	0	0	9	251.6
1948	2	0	0	0	2	334.3
1949	7	0	1*	25.3	6	342.6
1950	6	0	2*	7.2	4	290.5
Total	187	26	64	-	97	-

Source: Data from Register of Sasines

\* Both the previous sales were post 1947 and the drop in price was from a high post war gain.



Chapter 8 will examine the position of former council houses in the Edinburgh property market at this time. Although the number of council house resales in this period (Table 8.7) was too small up to 1942 to show year by year differences between ex-council houses and new build houses for owner occupation with any accuracy, after this year the same level of house price inflation as occurred in Table 6.12 was noted. For all properties prices peaked in 1949 and then fell back, so that those had who bought at the top of the boom might make a loss if they sold from 1950 onward. Although the rate of house price inflation slowed or temporarily went into reverse after this date, prices never regained their inter war level. A similar rise in prices had occurred after the First World War but this was neither so extreme nor as sustained as the post-Second World War price inflation.

#### 4.4 The Re-sale Value for Different Types of Owner occupied Housing from 1935-1970

Table 6.13 shows the average prices obtained on resale for nine housing areas from 1935 to 1970. Since for some of these years sales were few or no sales took place, to get a more representative price for each of the years in the table an average was taken using the tabulated year plus the year on either side. Thus 1945 also includes prices for 1944 and 1946. All the new build houses (in the top half of the table) had maintained a price relative to their average GAV in 1935, as had the Bangholm assisted scheme, but ex-council houses at Gorgie had a lower price than their average GAV

might have indicated. In relative price terms, houses at Gorgie come somewhere between a Comely Bank flat and a Shandon house. The figure for average GAV in the table is the average for the sample of resales, not for the whole area.

	1944	1945	1946	1947	1948	1949
1944	1.43	1.43	1.43	1.43	1.43	1.43
1945	1.43	1.43	1.43	1.43	1.43	1.43
1946	1.43	1.43	1.43	1.43	1.43	1.43
1947	1.43	1.43	1.43	1.43	1.43	1.43
1948	1.43	1.43	1.43	1.43	1.43	1.43
1949	1.43	1.43	1.43	1.43	1.43	1.43
1950	1.43	1.43	1.43	1.43	1.43	1.43
1951	1.43	1.43	1.43	1.43	1.43	1.43
1952	1.43	1.43	1.43	1.43	1.43	1.43
1953	1.43	1.43	1.43	1.43	1.43	1.43
1954	1.43	1.43	1.43	1.43	1.43	1.43
1955	1.43	1.43	1.43	1.43	1.43	1.43
1956	1.43	1.43	1.43	1.43	1.43	1.43
1957	1.43	1.43	1.43	1.43	1.43	1.43
1958	1.43	1.43	1.43	1.43	1.43	1.43
1959	1.43	1.43	1.43	1.43	1.43	1.43
1960	1.43	1.43	1.43	1.43	1.43	1.43
1961	1.43	1.43	1.43	1.43	1.43	1.43
1962	1.43	1.43	1.43	1.43	1.43	1.43
1963	1.43	1.43	1.43	1.43	1.43	1.43
1964	1.43	1.43	1.43	1.43	1.43	1.43
1965	1.43	1.43	1.43	1.43	1.43	1.43
1966	1.43	1.43	1.43	1.43	1.43	1.43
1967	1.43	1.43	1.43	1.43	1.43	1.43
1968	1.43	1.43	1.43	1.43	1.43	1.43
1969	1.43	1.43	1.43	1.43	1.43	1.43
1970	1.43	1.43	1.43	1.43	1.43	1.43
1971	1.43	1.43	1.43	1.43	1.43	1.43
1972	1.43	1.43	1.43	1.43	1.43	1.43
1973	1.43	1.43	1.43	1.43	1.43	1.43
1974	1.43	1.43	1.43	1.43	1.43	1.43
1975	1.43	1.43	1.43	1.43	1.43	1.43
1976	1.43	1.43	1.43	1.43	1.43	1.43
1977	1.43	1.43	1.43	1.43	1.43	1.43
1978	1.43	1.43	1.43	1.43	1.43	1.43
1979	1.43	1.43	1.43	1.43	1.43	1.43
1980	1.43	1.43	1.43	1.43	1.43	1.43
1981	1.43	1.43	1.43	1.43	1.43	1.43
1982	1.43	1.43	1.43	1.43	1.43	1.43
1983	1.43	1.43	1.43	1.43	1.43	1.43
1984	1.43	1.43	1.43	1.43	1.43	1.43
1985	1.43	1.43	1.43	1.43	1.43	1.43
1986	1.43	1.43	1.43	1.43	1.43	1.43
1987	1.43	1.43	1.43	1.43	1.43	1.43
1988	1.43	1.43	1.43	1.43	1.43	1.43
1989	1.43	1.43	1.43	1.43	1.43	1.43
1990	1.43	1.43	1.43	1.43	1.43	1.43
1991	1.43	1.43	1.43	1.43	1.43	1.43
1992	1.43	1.43	1.43	1.43	1.43	1.43
1993	1.43	1.43	1.43	1.43	1.43	1.43
1994	1.43	1.43	1.43	1.43	1.43	1.43
1995	1.43	1.43	1.43	1.43	1.43	1.43
1996	1.43	1.43	1.43	1.43	1.43	1.43
1997	1.43	1.43	1.43	1.43	1.43	1.43
1998	1.43	1.43	1.43	1.43	1.43	1.43
1999	1.43	1.43	1.43	1.43	1.43	1.43
2000	1.43	1.43	1.43	1.43	1.43	1.43
2001	1.43	1.43	1.43	1.43	1.43	1.43
2002	1.43	1.43	1.43	1.43	1.43	1.43
2003	1.43	1.43	1.43	1.43	1.43	1.43
2004	1.43	1.43	1.43	1.43	1.43	1.43
2005	1.43	1.43	1.43	1.43	1.43	1.43
2006	1.43	1.43	1.43	1.43	1.43	1.43
2007	1.43	1.43	1.43	1.43	1.43	1.43
2008	1.43	1.43	1.43	1.43	1.43	1.43
2009	1.43	1.43	1.43	1.43	1.43	1.43
2010	1.43	1.43	1.43	1.43	1.43	1.43
2011	1.43	1.43	1.43	1.43	1.43	1.43
2012	1.43	1.43	1.43	1.43	1.43	1.43
2013	1.43	1.43	1.43	1.43	1.43	1.43
2014	1.43	1.43	1.43	1.43	1.43	1.43
2015	1.43	1.43	1.43	1.43	1.43	1.43
2016	1.43	1.43	1.43	1.43	1.43	1.43
2017	1.43	1.43	1.43	1.43	1.43	1.43
2018	1.43	1.43	1.43	1.43	1.43	1.43
2019	1.43	1.43	1.43	1.43	1.43	1.43
2020	1.43	1.43	1.43	1.43	1.43	1.43



Table 6.13: The relative position of 5 new build inter war housing areas in the housing market with 2 pre-1918 areas, 1 Corporation assisted scheme and 1 1919 Act Council Estate (owners) 1935-1970

	Eltringham Terrace	M'ville	Craigleith	Paisley/ Ulster	Orchard
Number	12	18	30	30	30
Av.GAV	£27.2s	£28.12s	£32.16s	£33.14s	£35.12s
	£	£	£	£	£
1935	498	-	552	606	674
1940	459	497	518	609	637
1945	1,525	1,400	1,186	1,446	1,690
1950	1,793	1,550	2,150	2,534	2,663
1955	1,820	1,875	2,244	2,050	2,210
1960	1,938	1,950	2,100	2,683	2,890
1965	-	3,329	4,015	4,425	4,705
1970	4,000	-	5,500	5,275	5,813
	Comely Bank Flats	Shandon	Bangholm Assisted Scheme	Gorgie 1919 Act	
Number	27	25	21	66	
Av.GAV	£29.2s	£38.18	£35	£31.4s	
1935	465	619	641	424	
1940	595	573	570	-	
1945	956	1,133	2,000	1,500	
1950	1,621	2,517	2,567	1,567	
1955	1,181	1,760	-	1,504	
1960	1,353	1,963	2,489	1,881	
1965	2,587	3,363	3,770	2,911	
1970	3,483	4,200	5,355	4,057	

Source: Data from Register of Sasines

## SECTION 5 CONCLUSION

This chapter has shown evidence of a relationship between two variables, namely (1) the average gross annual value (rateable value) of the housing areas studied and (2) the class structure of the occupants of these areas. The class structure was estimated by analysing occupational information from valuation rolls using the 1951 and 1961 Census Occupational Classification Tables. There was a tendency for higher rated housing in all three tenures to have relatively more white collar workers as tenants or owners. This would indicate that differential access to housing in the inter war period was related to the class structure, and hence to the labour market. This effect has been observed both within and across housing areas and tenures, although the amenity of an area appeared to affect the status of the housing. One example of this was where a low rated street within a generally high rated area had a higher proportion of white collar workers than might have been expected from the street's average GAV.

It was decided, rather than taking random samples from the areas chosen for analysis, to include the whole area, or, where this had more than 300 properties, a substantial number of whole streets. Each area, or division of an area, was chosen because its housing, as far as possible, was of a similar rateable value, and in all divisions the median and modal values were typically within £1 of the mean. At least one other similar area was included as a check. Because such large numbers of houses were included in each area, and the association between the level of average GAV



and the relative proportions of white collar workers was easily demonstrated for all tenures, it was decided that it would be fruitless to use more complex statistical techniques in order to attempt to claim a more precise correlation between the two variables. This was for several reasons.

First, areas were chosen on the basis that houses had, as far as possible, similar rateable values. This made it pointless to work out the standard deviation for average GAV, although this could have been relevant if the analysis of any area had revealed an unexpectedly high proportion of occupants in classes 1 or 4. Second, the data was not computerised, which would have made statistical manipulation difficult and time consuming. Third, given the fact that important and relevant information on other variables was not available (for example total family income, or family size and structure) it was only possible to confirm that a relationship between class and rateable value existed, and that relatively minor differences in the average rateable value of areas appeared to be reflected in differences in the class structure, particularly in the proportions of white collar workers. For a more precise analysis, possibly involving correlations or chi squared tests, it would be desirable to obtain a longer run of more detailed data.

Although a full statistical analysis of the available data was not carried out, the relationship between the average GAV of the housing and the class structure provided much useful information. For example it was demonstrated that when areas of 1919 Act council housing were compared with

areas of new build owner occupied or private rented housing of similar rateable values in 1939/40, there appeared to be no obvious differences in status (as revealed by the class structure of the occupants) between the three tenures. This finding does not support the somewhat exaggerated claims for the importance of tenure which have been made in the housing literature (Saunders, 1989, 1990; Saunders and Williams, 1988). The only exception, in the areas of housing tested, to the observation that the class differences between areas of housing were related to housing costs and not tenure, were the two 1924 Act Council Estates. Here, by 1939, the percentages of white collar workers were lower than would have been suggested by their average GAVs. This may indicate a relative fall in status of the 1924 Act Estates over the inter war period but evidence on this is inconclusive.

Differences in weekly income between manual and non-manual workers in this period suggested that only the better paid skilled manual workers could have afforded to buy a new house in even the lower cost housing schemes. Consequently it was expected that relatively few manual workers would be moving into new build owner occupation. However the analysis of empirical data indicated that although there were only small percentages of skilled manual workers in the higher priced schemes, there was a high proportion of skilled and semi-skilled workers amongst the purchasers of low cost tenemental property like Murieston, even though absolute numbers of sales in this type of property were small. There were also substantial percentages of skilled manual workers and also semi-skilled workers in the later



built, cheaper housing areas. These findings are significant in view of fact that the question of which classes were moving into owner occupation in this period has been a matter of controversy (Swennarton and Taylor, 1985; Byrne, unpublished). The manual workers who bought these houses may have been relatively highly paid or might have been prepared to pay a higher proportion of their income than the customary 16-20% towards the cost of housing (Craig, 1986; McCulloch, 1990). It is also possible that there was more than one income in these households. However it is significant that there was evidence of a high turnover in the lower cost schemes. It is also apparent that there were relatively few very cheap new build schemes in Edinburgh, that is where houses cost under £500. This is confirmed by a report by the City Architect in 1932:

The demand at present is chiefly for houses of the value of about £600, also to a less extent for those of value of about £900 to £1,000, and to a lesser extent houses from £750-£850, being built at present by speculative builders. (Min.TC, 25/10/1932)

The two cheapest areas of housing, Marionville with houses priced at £475-£485 and Eltringham Terrace where houses cost from £475-£525, also had the highest proportion of skilled and unskilled manual workers. Since these areas were relatively small, all houses resold in the period up to 1939 were checked in the Register of Sasines. There was evidence of a high turnover of property in these areas, with 10% of houses at Marionville being re-sold within three years and 25.5% of the small (47 house) scheme at Eltringham Terrace being re-sold within four years. This compares with a turnover of 5.7% for former 1919 Act Council houses which

were re-sold within 3 years. Three (6.4%) of the 12 houses which were resold at Eltringham were repossessed from the original owners between the date of sale and 1939. This compares with a repossession rate of 3.3% for former council houses in the same period. These figures from the lower cost owner occupied schemes are merely an indication that working class owner occupation was not a trouble free tenure in the inter war period and the experience of manual workers who were home owners at this time would be an obvious subject for further larger scale research using valuation roll and Register of Sasines data.

Since there is little concrete information about the growth of ownership in pre-1918 property in the inter war period, it is interesting that the pattern of growth in property which was built before 1900 showed that after the initial sales of the higher rated new build tenement flats to owner occupiers, the main period for tenure transfer was the decade between 1919 and 1929. It seems likely that this was because rent control had introduced an element of instability into the private rented market after World War One which made being a landlord less profitable. Landlords were consequently taking advantage of the rise in prices after the war to sell their property. After 1929 the rate of sales of tenement flats slowed and there are indications that this was because new build housing was being bought instead. There was also a tendency for owner occupiers to buy new build houses in developments near to the tenement area in which they had lived. Hence an examination of data from pre 1914 property has confirmed that demand theories do not explain adequately the growth of owner occupation since



it is apparent that demand was structured by supply side features. There were indications that owner occupation was being chosen if it was the only way to get a house with the desired attributes and demand depended at least partially on changing consumer tastes. New build tenement flats were apparently popular with owner occupiers before 1900; however there is evidence that this was superseded by an increasing demand for bungalows in the 1930s.

This did not mean that tenement flats became unpopular. Valuation roll data showed that there was a low turnover of pre-1914 property in all the areas sampled. A total of 78%-82% of the sampled property was either owned by owner occupiers or rented to established tenants who had been living there for at least 10 years. The proportions in each category differed between areas, with the more highly rated areas having a higher percentage of owners and the lower rated areas a higher percentage of long term tenants. Evidence from the valuation rolls has confirmed that there was a very low percentage of unoccupied houses in the inter war period in the three wards studied, although there was no information on how much of this vacant property was in the private rented sector or was new build property for owner occupation which had not yet been sold. In the period from 1926 to 1939 it was typical for under 1% of property to be unoccupied. This indicates that the demand for all types of housing was strong in Edinburgh in this period. While those who wanted a tenement flat had a choice between buying or renting, most new build houses (and here the term is used in the sense of a house as opposed to a flat) were sold to owner occupiers. Hence if this type of housing was required

it was usually necessary to buy. This would have been a precipitating factor in the growth of owner occupation in Edinburgh at this period and confirms that demand for home ownership in the inter war period was structured by the relative supply and availability of housing in the three main tenures.

Although the wish to gain access to a desired type of housing may have been an important push factor in the growth of owner occupation at this time, it is apparent that the tenure could not reasonably have been chosen because of its potential for accumulation. Apart from the period of price inflation after the First World War there was no way of estimating whether a house was likely to be sold for more or less than had been paid for it. Evidence on prices obtained at resale for all types of property in the inter war period indicated that an owner selling a house was just as likely to lose money as make a profit.

It is proposed on the basis of the evidence in this chapter that it is the proportion of white collar workers in a housing area which indicates its relative status and desirability. By this criterion 1919 Act Council housing was a high status tenure. The proportion of white collar workers in these houses fell over the inter war period and evidence has indicated that they were moving into owner occupation. However the high relative status of the tenants appeared to ensure that they did not want to buy their council houses but instead were buying higher priced and higher status property. The sale of council houses in the inter war period will be discussed in Chapters 7 and 8.



## CHAPTER 7: THE SALE OF COUNCIL HOUSING IN THE INTER WAR YEARS

### SECTION 1 INTRODUCTION

Although the sale of council houses constituted only a tiny fraction of the growth of owner occupation in the inter war period, the process by which Edinburgh Corporation sold houses built under the 1919 Act to individual owner occupiers will be considered in detail here and in the following chapter. This is appropriate because an examination of this subject will provide relevant information on:

- (i) The strong orientation of Edinburgh Corporation towards encouraging and enabling owner occupation
- (ii) The relative status of council and owner occupied housing in the inter war period
- (iii) The workings of the lower levels of the housing market in the 1920s and 1930s
- (iv) The market value of council houses compared to both former private rented housing and private speculative housing for owner occupation.

Section 2 of this chapter will look at previous work which has been done on early council house sales, the legislative background to the sale of 1919 Act houses and the reasons

underlying central and local government decisions to encourage sales. Section 3 will examine the process by which such sales were carried out in Edinburgh until 1932. Section 4 will consider the second phase of sales from 1932 to 1934. Section 5 will focus on the third and final stage of council house sales in Edinburgh. Chapter 8 will then go on to analyse empirical data on sales of 1919 Act houses by Edinburgh Corporation.

## SECTION 2 THE BACKGROUND TO EARLY COUNCIL HOUSE SALES IN BRITAIN

### 2.1 Inter War Sales: a Relatively Unresearched Topic

The sale of council houses which followed the passing of the Housing Act 1980 has been comprehensively researched (Forrest and Murie, 1984, 1988, 1990a), and attention has also been focused on sales in the 1960s and 1970s (Murie, 1975; Forrest and Murie, 1990). However the selling in the inter war period of council housing built for general needs under the Housing Acts of 1919, 1923 and 1924 is a topic which has not been researched in any depth. The main housing literature includes only the information that some sales were taking place in the inter war period (Murie, 1975; Forrest and Murie, 1984, 1988; Merrett, 1982). Part of the reason for the lack of any systematic examination of the early sale of council houses may be that there are few contemporary sources and readily accessible information on the subject is difficult to obtain. For example no archival information relating to the sales of council houses in the



inter war period was traced in the Public Record Office and early Ministry of Health Annual Reports refer only briefly to the sales process.

There is some information on early council house sales in studies of housing at a local level. For example it is known that sales occurred in Bristol although no details of these were included, except that the Labour Chairman of the Housing Committee and most of his Labour colleagues apparently supported the process (Dresser in Daunton, 1984, pp.167,192). Ryder noted that early sales were taking place in Co Durham but did not reveal under which Act the sold houses were built. West Hartlepool had apparently sold about 340 houses (which was 30% of its total stock) by 1939 and these sales had proceeded smoothly. South Shields Council sold 174 houses but had to buy back a third of these and then found that re-selling them was difficult. Similarly in Houghton UDC, which was one of the few mining districts to have a sales policy, buyers were frequently unable to keep up repayments and the council had to repossess many of the houses and put them back on the rental market (Ryder, in Daunton, 1984, p.53). Sales were also taking place in Wolverhampton but the author does not make it clear under which Act these houses were built (Barnsby, 1976). A study of council housing in Birmingham from 1900-1935 provides more comprehensive information on the early sale of council houses by Birmingham Corporation (Potter, 1983). Information about sales in Birmingham will be referred to later in the chapter.

## 2.2 National Information on Council House Sales

The fragmentary local evidence which is available gives little idea of how the sales process was proceeding on a national basis in the inter war period. Both the Housing, Town Planning, etc, Act 1919 and the Housing, Town Planning, etc, (Scotland) Act 1919 were drafted to allow for the possibility of sales. This reflected the fact that state intervention was seen as a temporary phenomenon at a time when high post war prices made building by private enterprise unlikely. Thus Section 14 clause (1) (d) of the 1919 Act gave the local authority which had acquired land for the purpose of building houses for the working classes the right to:

...with the consent of the Board [of Health], sell or lease any houses on the land, or erected by them on the land, subject to such conditions, restrictions, and stipulations as they may think fit to impose either in regard to the maintenance of the houses as houses for the working classes or otherwise in regard to the use of the houses.

The initial decision that 1919 Act houses should be sold was made because houses built under this Act, at a time when the cost of building was exceptionally high, were a heavy financial drain on the Exchequer. The First Interim Report of the Committee on National Expenditure (the Geddes Committee) strongly recommended a "vigourous policy of sale" for houses erected under the state aided scheme:

We are much concerned at the heavy liability which has been assumed by the State, and feel that every possible avenue of relief should be actively explored. The only feasible method to reduce the annual charge of £10,000,000 appears to be the sale of the houses. (Cmd.1581, 1922, p.131)



The Committee calculated that if all the 1919 Act houses could be sold, this would represent a saving of £3,600,000 per annum to the Exchequer. If the houses sold even at an average price equivalent to 50% of cost, the net saving to the Exchequer would be £21.10s per house per annum. To facilitate sales, it was recommended that the power which local authorities had to decide whether or not to sell houses, subject to whatever conditions they sought fit to impose, should be removed. Instead the Minister of Health should be given a free hand in deciding where sales should take place, there should be a well advertised policy of sale, and houses should be freed from all restrictions and sold on the open market. These recommendations were never adopted.

There is little information about how the sales process was proceeding in England and Wales at this time. The First Report of the Ministry of Health merely mentioned the fact that the Act of 1919 empowered English local authorities to sell houses, subject to Ministerial permission (MH.1st.Rpt., 1919/20, Cmd.917, pp.34-35). The Third Annual Report of 1921/22 referred to revised financial regulations issued in December 1919 which included a clause to encourage the sale of houses by providing that part of any financial benefit accruing from the sale should be credited to the rates as well as to the exchequer subsidy. In May and August 1920 the Department issued circulars to English local authorities advocating the sale of houses and proposing a scheme by which the price could be paid in instalments. The report provided the information that some local authorities had prepared sales schemes but few sales had taken place

(MH.3rd.Rpt., 1921/22, Cmd. 1713, pp.44-45). The Fourth Annual Report speculated as to why the numbers of houses sold had so far been relatively insignificant:

Fear of a further drop in values and the adverse trade conditions have mitigated against the sale of houses to working class tenants. Most of the houses erected under the housing scheme are now let, and although many local authorities have considered the question of sales to tenants, only a few sales have been effected. (MH 4th.Rpt., 1922/23, Cmd. 1944, pp.44-45)

After this, although there was no mention of council house sales in England and Wales in the Ministry of Health Reports, there was other contemporary evidence that the number of sales remained small throughout the 1920s and early 1930s. A National Housing and Town Planning Council Memorandum of circa 1932 written by James Lithgoe, Deputy City Treasurer of Manchester, refers to the fact that the power to sell council houses had generally been under utilised:

Apart from one or two authorities, local authorities generally have not availed themselves of this power, either because of lack of interest and means on the part of tenants, or because local authorities themselves, for one reason or another, have not seen fit to explore fully the possibilities under this head. (ECA, unclassified file)

### 2.3 The Sale of Council Housing in Scotland

It is easier to research this topic using Scottish sources since there is more documentary evidence about council house sales in Scotland than in England and Wales at this period. This includes information on the sales process during the inter war period in the Scottish Record Office and also



data, including the locations of sales, in Annual Reports of the Scottish Board (later Department) of Health.

Board of Health reports reveal that because the local authorities were empowered to sell houses built under the 1919 Act, the owner of the houses built on land acquired under this legislation might not always be the local authority. Consequently in Scotland provision was made in the draft Feu Charters that the Feu Superior would be:

entitled to an augmentation of the feu duty to cover the extra trouble there may be in collecting the feu duties...the usual addition allowed for this is 5 per cent, but as high a figure as 100 per cent has been asked. (SBH 2nd Rpt., 1920, Cmd.1319, p.136)

Similarly, where Superiors tried to insert in their Feu Charter provisions reserving to themselves the right of pre-exemption, the Board maintained:

We could not agree to this as in our view such a power is contrary to the spirit of the Housing Acts under which Local Authorities may sell houses to, among others, the existing tenants. (SBH 2nd Rpt., 1920, Cmd.1319, p.137)

The Scottish Board of Health Report for 1920 indicated that the Board were prepared to consider sales "at the fair market price for the time". Prices had to be high because Section 14 (3) of the 1919 Act required that local authorities should endeavour to obtain the best possible prices for the houses. Since houses were built when the cost of house building was exceptionally high it was not necessarily expected that the price eventually paid would cover the cost of erecting the house, only that a sale should not be at such a low price as would involve an

increase in the debt burden for 1919 Act housing. Indeed the Board stipulated that the accounting system used by local authorities should allow for the future sale of houses. To facilitate house purchase a clause enabling purchase by instalments was incorporated in the Housing (Scotland) Act 1920, as had been done in similar English legislation. Section 6 of this Act provided that the power to sell houses should include a provision for the price to be paid "by instalments or to payment of part of the price being secured by bonds and disposition in security or otherwise upon the subject sold". This was again subject to approval by the Board of Health.

The Scottish Board of Health introduced the sales policy to Scotland by submitting a draft memorandum on January 10th 1923 concerning the introduction of a similar scheme to that adopted by the Minister of Health for the sale of local authority houses in England (SRO DD 6/804). The Scottish Board of Health Annual Reports list the numbers of sales, and the names of Burghs where sales were taking place, until 1927. From 1927-1932 only the annual total number of the sales in Scotland was listed in the Reports. It should be noted that other Scottish burghs sold council houses before Edinburgh, although information about the sales process in ECA indicates that after 1928 most, if not all, of the sales must have been in the capital.



Table 7.1: Data on the sales of Council houses in Scotland  
1924-1934 (Name of Burgh included where available)

YEAR	1919 Act	1923 Act	1924 Act
1924	1 (Peebles)	12 (Peebles)	
1925	2 (Lasswade) 1 (Linlithgow)	52 (Dundee)	
1926		8 (Grangemouth)	11 (Peebles) 4 (Greenock) 4 (Forfar)
1927	1 (Glasgow) 1 (Haddington)	4 (Aberfeldy) 4 (Girvan) 8 (Grangemouth)	3 (Edinburgh)** 2 (Peebles)**
1928	1	127	4
1929	4	16	6
1930	1*	0	0
1931	3	0	10
1932	30	0	3
1933	39	0	5

1934 onwards: No data on house sales included in Reports

Source: SBH.Rpts., 1919-1928; DHS Rpts., 1929-1939

\* Permission was originally given for the sale of 4 houses; consent for 3 was cancelled "as the local authority were unable to find purchasers at the price proposed." (Cmd.3860, 1930, p.17)

\*\* SBH Rpt.1927, p.37: "As the houses erected by Peebles and Edinburgh Burghs under the Housing (Financial Provisions) Act 1924 were not sold subject to the special conditions contained in Section 3 of that Act, the Exchequer subsidy payable to the local authority in each case will be limited to £6 per house per annum for 20 years." (Also applies to sale of 1924 Act houses in previous year 1926)

Although other Burghs were selling houses built under the 1923 and 1924 Acts there were no sales under the 1923 Act in Edinburgh. However the 1923 Act only permitted building by the local authority if it could be proved that private enterprise could not provide houses. The total number of houses built by Edinburgh Corporation for general needs under this Act was consequently small; in total only 18 houses, each of 2 apartments, were built.

### SECTION 3 COUNCIL HOUSE SALES IN EDINBURGH BETWEEN THE WARS: THE FIRST PHASE

#### 3.1 Introduction

A comprehensive examination of the sales process in Edinburgh is possible because relevant information has survived in Edinburgh City Archives, and data from the Minutes of the Treasurer's Committee of Edinburgh Corporation, Scottish valuation rolls and the Register of Sasines allow some gaps in this material to be filled. Although only 3 files (out of at least 14) on the subject of the sales of municipal houses have been found in the City Archives they reveal that Edinburgh Corporation was determined to persevere with the sale of their 1919 Act houses in spite of on-going disagreements with the Board of Health over prices, the apparent reluctance of tenants to purchase their houses and the fact that evidence on the low level of vacant property in the Annual Valuation Roll Analyses confirms that there was a strong demand for houses to rent at this time.



A report by the Town Clerk of Edinburgh (ECA HTP Box 3 47/2, 28th March 1923), while agreeing with the recommendations of the Geddes Report that the 1919 Act houses should be sold, stated somewhat piously that if this happened there was a danger that the "working class people for whom the houses were primarily provided" would be deprived of their possession. The report however maintained that this difficulty would be overcome if the tenants were encouraged to purchase their own houses either under the Small Dwellings Acquisition Act 1899 or by paying the price by instalments under the provisions of the 1920 Act. Since the analysis of empirical data in Chapter 6 has indicated that in Edinburgh at this time around 80% of the tenants of the 1919 Act houses were white collar workers, it is apparent that the term "working class" was once again to be interpreted liberally.

### 3.2 Differences between Edinburgh and Birmingham

While the first scheme for the sale of houses was being prepared, the Town Clerk of Edinburgh wrote to his counterpart in Birmingham in August 1925 asking for details of the council house sales scheme which Birmingham Corporation were currently operating (ECA HTP Box 7 18/1 7/1925). The reply provided the information that there was presently an agreement to sell a fixed percentage of 1919 and 1923 Act houses in Birmingham at minimum deposits of £50-£60. This sum was shortly to be reduced to £20-£25 and sitting tenants were to pay only 1% of the purchase price.

The aim of lowering the deposits was to make purchase possible for more manual workers, since earlier sales were mainly to salaried and better paid wage earners. The balance of the purchase money was advanced by the Birmingham Municipal Bank (which had powers to grant loans on terms of up to 30 years) and the Finance Committee of the City Council (ECA HTP Box 7 18/1).

Research by Potter (1983) has shown that in Birmingham the priority was not to build and sell on a completely open market basis but to make house purchase possible for those on a relatively low income, that is around £4 per week. Sales were to be limited to those on the waiting list, unless there were insufficient purchasers, and concern was expressed that house purchase should not be merely an excuse to jump the queue for housing. Indeed Potter has pointed out that the difference between buying and renting a house in Birmingham was obscured by the fact that applicants to purchase a house were vetted in a similar way to tenants and the conditions attached to a purchase were often similar to those connected with a tenancy (Potter, 1983, p.189). However a purchaser would need to earn around £1 more a week to buy a non-parlour house than a tenant would to rent a similar house (Potter, 1983, p.185).

Edinburgh Corporation's attitude to council house sales was very different. While the large total of inter war council house sales in Birmingham was mainly due to a policy of building council houses for sale under the 1923 Act, in Edinburgh the sales policy was to sell as many of the existing 1919 Act houses as possible, preferably to tenants



but failing this on the open market. Thus although Birmingham sold 3,308 houses in the period up to September 1935, only 56 of these were 1919 Act houses and this constituted only 1.7% of the total of 3,238 1919 Act houses built in the city (figures from *Birmingham Estates Department Report 1936*, provided by Alan Murie). This can be compared to the situation in Edinburgh where no 1923 Act houses were sold and the total of 120 sales, all of which took place before August 1934, was made up of 116 1919 Act houses and 4 1924 Act houses. The 116 houses constituted 9% out of the total of 1,294 1919 Act houses built in Edinburgh (ECA Q 27/5).

Edinburgh Corporation was less scrupulous about protecting the interests of those on the waiting lists than the authorities in Birmingham. At the same time as the first house purchase scheme was being prepared in Edinburgh the Deputy Town Clerk was advising prospective applicants who wished to rent council housing:

As there is a very large number of applicants for any Corporation house available for letting I do not think the prospect of your being able to obtain one is very good...I regret that the scheme for the sale of houses is not yet complete. (ECA HTP box 7, 18/1, 9/7/1926)

### 3.3 The first Sales Scheme in Edinburgh

Edinburgh Corporation's attempt to institute the sale of its 1919 Act houses proceeded slowly. Although a scheme was prepared in 1925 this did not result in any sales and the first municipal house was not sold until 1929. It is

apparent that the Corporation did not manage to sell any houses under this first Scheme because prices were too high. This was because the selling prices of the houses had to be approved by the Board of Health which was not:

at present...willing to approve a sale at such a low price as will involve an increase in the estimated deficit under the assisted scheme. (ECA Letter SBH to EC, 26/2/1924, HTP Box 3 47/2)

An indication that the prices which tenants might be willing to pay for their houses were lower than those approved by the Board of Health came in January 1924 when the Corporation Minutes reveal the first sign of any interest in the purchase of a municipal house. The tenant of a five apartment house in Boswall Crescent on the Wardie estate (a civil servant) applied to purchase his house and when asked to make an offer to the Corporation he proposed a sum of £350, provided the house was "papered throughout and the east wall is made watertight" (ECA Min.TC, 27/6/1924). The houses on this estate, unlike other 1919 Act houses which were of traditional stone or brick construction, were built by the Unit Construction Company from concrete blocks. This method of building was apparently allowing damp penetration, since 360 of the 396 houses had to be roughcast in 1928 at a cost to the Corporation's annual maintenance budget of £10,000 (ECA Min.TC, 23/7/1928). It is not surprising that the Scottish Board of Health was unwilling to sanction this sale at the offered price of £350 since in Edinburgh Corporation's first draft of the scheme the proposed price was £900-£925 and in the published scheme in 1926 the house had an asking price of £810-£850. This presumably reflected the high cost of construction on this estate where the



building costs of 5 apartment houses were £1,464 (ECA J 31/1). Not surprisingly, in view of its apparent condition, the house was never sold; in fact only 15 (3.8%) of the 396 houses in Wardie were sold and this estate had a smaller percentage of sales than the other two main 1919 Act estates.

The first scheme for selling 1919 Act houses received final Board of Health approval in November 1926 with the rate of interest on loans for purchase set at 4.5%. Since tenants were to be given the first chance to purchase their houses, a letter describing the provisions of the scheme, including the relative costs of renting and house purchase, was printed and delivered to all 1919 Act tenants (ECA Min.TC, 1/4/1927). To understand the implications of house purchase for council tenants at this time it is necessary to consider the relative housing costs of an owner as opposed to a tenant and set this against the probabilities both that rents would increase and that a purchased house would at least maintain its price. Under this scheme Edinburgh Corporation was willing to lend 90% of the purchase price at 4.5% interest for 20 years. The purchaser could either buy the house outright or could choose to pay both a lump sum and have a feu duty (which was not to exceed 12.5% of the rental) constituted on the house. If this option was chosen a sum equivalent to 18 times the feu duty was deducted from the price.

An appendix to the scheme showed the differences in annual housing costs for a tenant and an owner of the same house. The cost breakdown given was for a 3 apartment house (as

were 68% of 1919 Act houses) with an annual rental of £31.10s. In this calculation a feu duty of £3.15s was constituted on the house, which lowered the initial deposit but raised the annual payment. Thus the prospective purchaser had to find first a down payment of £46.10s, that is £40.10s deposit plus £6 for the legal expenses of the agreement. In addition to this the total housing costs to the purchaser for the first year (including expenses which tenants did not have to meet like owners' rates and insurance) was £43.6s.5d plus a sum for occupiers' rates. This was £11.16s.5d higher than the rental costs of a tenant in the same house and this amount represented some three weeks' wages for a skilled worker. Both tenant and owner were liable for occupiers' rates and in both cases this was levied on the rental costs of the house. An owner was also responsible for the cost of all repairs. The system was front loaded since the annual costs were highest in the early years and interest payments would reduce as instalments of the advance were repaid.

The fact that to buy rather than rent the same house required an initial outlay equivalent to approximately one and a half year's rent and had an annual loan repayment which was 38% more expensive than the annual housing costs of a tenant must be seen against the background in the late 1920s and 1930s of both rents which were stable and an uncertain chance of re-selling the house for even the cost price. It is known that the rents of most of the 1919 Act houses remained unchanged between the wars. It is also a fact that significant house price inflation was not a feature of this period and the analysis of house prices in



Chapter 6 has shown these to be either static or likely to fall as often as rise.

### 3.4 The Class Structure of 1919 Act Council House Tenants

One further relevant finding, which has emerged from the analysis of data in Chapter 6, is that the class profile of the 1919 Act tenants was similar to purchasers of housing costing more than Corporation houses did at this period. This indicates that tenants who wished to purchase houses were probably not limited to houses in the lower price ranges such as council housing or a pre-1914 tenement flat. They were likely to have been able to afford at least a new-build subsidy house. Evidence in Chapter 8 will show that some of the first and subsequent tenants of 1919 Act houses were indeed purchasing houses which were more expensive than their council house at this time. Given all these facts it was not surprising that no sales took place in the first two years of the scheme, although Table 7.1 has shown that one or two sales of 1919 Act houses each year were taking place in other burghs at this period.

### 3.5 The First Council House Sale

The first sale was completed in March 1929 when the tenant of a house in Chesser Avenue bought his house for £700. This house had been priced at £775 in the circular giving details of the sales scheme which had been distributed by

Edinburgh Corporation in 1926. The Corporation accepted the offer, which was made on the following conditions:

certain alterations being carried out, which the City Architect estimates will cost about £26, and on condition that £150 of the price will be paid on conclusion of the bargain, the remainder to be paid by him by half instalments over a period of 15 years at 4.5% and that the same will be subject to a nominal feu-duty of 1d. (ECA Min.TC, 25/3/1929)

An important aspect of the work done on the sale of municipal housing in the 1960s and 1970s (Murie, 1975; Forrest and Murie, 1990) has been the ability to question purchasers as to their motivation in deciding to buy their council houses. This is not possible in an historical investigation which focuses on housing decisions made in the 1920s and early 1930s; however the correspondence between Edinburgh Corporation officials and purchasers, or would-be purchasers, is an invaluable substitute. The files on house sales for the period in which the first sale was taking place are missing, but it is fortunate that other evidence exists as to the desirability of this first council house to be sold in Edinburgh. The house, a 5 apartment first floor and attic flat, one of four in a block, had an annual rental of £41 and was one of the few 1919 Act houses which were built in stone before the Board of Health prohibited this material on grounds of expense. There are indications that the tenants must have taken exceptional pride in their home since in 1926, when the 1919 Act houses were being valued by an independent valuer for the first Sale Scheme, this was one of only two houses singled out for its excellent decorative order which, in the view of the valuer, was



"first class and has necessitated a very considerable outlay" (ECA HTP Box 7 18/1).

There is also evidence that this tenant (a School Board Officer) may have wished for more control over his environment as an owner than he apparently possessed as a tenant. The minutes of the Treasurer's Committee for 1st July 1928, 9 months before the application to purchase, reveal that the Corporation had ordered the removal of a garden hut which he had erected after having been refused the necessary permission from the Corporation to do so. The valuation rolls and Register of Sasines show not only that the purchaser had also been the first tenant but that the house was passed down in the family after the death of his widow, before being sold for £1,800 in 1954.

Whatever the motivation behind the purchase this sale was an exception and there were to be no more until the scheme was revised and prices reduced. A minute of the Treasurer's Committee dated 14th December 1931 reveals that although a sales scheme was still nominally in existence "the prices formerly adjusted with the department were so high as to make it practically impossible for the Corporation to dispose of these homes". At this point the Department of Health had apparently indicated that they were prepared to reconsider the scheme and the city was asked to submit revised valuations.

## SECTION 4 THE SECOND PHASE OF COUNCIL HOUSE SALES

### 4.1 The Revised Scheme for Council House Sales

By May 1932 the revised scheme had been prepared and had received tentative approval from the Department of Health. A second brochure was circulated to tenants, again inviting them to consider purchasing their council houses. It was also agreed, in spite of the demand for houses to rent, that where houses became vacant they should not be re-let for a period of up to two months "in order that an opportunity might be given of selling them" (ECA Min.HLSC, 2/5/1932). It is surprising that there is no record in the minutes of Edinburgh Corporation of any opposition to this policy from the four Labour councillors, who formed 20% of the Treasurer's Committee at this time. The only evidence of any Labour Party disquiet about the sale of council houses comes in "Forward", a Scottish Labour weekly newspaper of the period.

This had a page devoted to the political situation in Edinburgh and roughly one third of the leading articles were on housing topics. Given the priority which social housing had in this newspaper it is perhaps surprising that the sale of council houses by Edinburgh Corporation is only mentioned once. This comes at the end of an article complaining about the poor work on council house building by private contractors and the superiority of building by direct labour:

Another question that requires the immediate attention of the Labour committee is the practice at present being adopted of selling Corporation



houses as they become empty. This practice is absolutely unfair and should be stopped as early as possible. (Forward, July 2nd 1932, NLS)

Given the length and tone of other articles on housing in Edinburgh this was a muted protest. Indeed there was no apparent objection to the fact that, at this period, Edinburgh Corporation had a policy of keeping their 1919 Act houses empty in order to facilitate their sales policy.

The second scheme for selling houses reduced the selling prices "in view of the changed market situation since the existing scheme was framed in November 1926" (Min.TC, 30/5/1932). 3 apartment houses which had previously been advertised at £475-£550 were now offered for £350-£360; the larger 5 apartment houses, similar to the house sold in Chesser Ave for £700 in 1929, were now priced at £575-£600. Lowering the price was necessary because the houses were in competition not only with pre 1914 tenement flats but also with the attractions of the new bungalow developments where a subsidy house could be purchased for under £600. The new prices must have been more realistic since by September 1932 twenty nine houses had been sold, although only the first sale in 1929 had been to a sitting tenant. However the Department of Health was still insisting on minimum figures which were higher than those recommended by Edinburgh Corporation. By the 2nd of December 1932 the Corporation's irritation with the need for long drawn out negotiations with the Department over prices was apparent. The Deputy Town Clerk wrote to a solicitor whose client wished to purchase a house:

on account of protracted negotiations with the Department of Health and other reasons the scheme

has not been reprinted...I may explain that the chief difficulty is in connection with the prices at which the houses are to be sold. That item has been under consideration by the Department of Health on various occasions and under the present arrangements prices are not sufficiently permanent to justify printing the scheme. (PH Box 9 18, 2/12/1932)

#### 4.2 Edinburgh Corporation's methods for maximising sales

By January 1933 a total of only 38 houses had been sold. Lists of all the houses which were being kept vacant for two months were being sent to would-be purchasers at this time and work done on the records of sales shows that usually only one or two of the 10-16 houses on each list were eventually sold. Minutes of the Treasurer's Committee of January 1933 reveal that although 24 houses had recently been advertised for sale in the press, only one offer had been received. The Department of Health was asked once more to approve the plan that tenants of 1919 Act houses should be sent another circular inviting them to submit offers for their houses. The Committee also resolved to keep to the decision to "retain vacant for two months houses which are given up by their tenant, with a view to their being sold" and the Town Clerk was authorised to accept any offer, without having the house advertised, unless it was less than the Burgh Assessor's revised valuation.

Since tenants were showing little interest in purchasing their houses Edinburgh Corporation was determined to maximise sales by selling vacant houses on the open market. In order to achieve this, prices had to be brought down to realistic market levels. With this in mind the Town Clerk



and the City Chamberlain were instructed to communicate with the Department of Health in April 1933 regarding the advisability of reducing the price in certain areas. For the third time in 7 years tenants were sent a circular inviting them to buy their houses. 5 sitting tenants are recorded as purchasing after this date, which, together with the first purchase in 1929, meant that there were only 6 sitting tenant purchasers from a total of 1,294 1919 Act houses. It was becoming apparent that the Corporation was trying to sell council houses to sitting tenants when a demand for this did not naturally exist.

In an effort to increase sales, prospective purchasers were in some cases allowed to move into a house as "tenants" under an obligation to purchase. This meant that they paid to the Corporation a sum each month in addition to the rent, and this went towards the eventual deposit on the house. A typical arrangement was for the "tenant" to make a payment of between two and three times the usual rent with the balance going towards the future deposit. It was a condition of this deposit instalment scheme that if those who had moved into the houses failed to complete the purchase they forfeited these extra payments; it is not known whether in this case they were able to remain as tenants. Surviving records show that (at least) 5 people purchased a house under this arrangement in 1933. One of these who moved into his house in May found it impossible to proceed with the transaction "on account of his financial position and the uncertainty of his employment". The Subcommittee of the Treasurer's Committee accepted this

decision in September 1933 but ruled that the tenant should forfeit the payments he had already made.

Evidence shows that Edinburgh Corporation was on occasion prepared to resort to extreme measures to ensure the sale of one of their 1919 Act houses. An example of this is the case of a tenant of a 1924 Act house who in May 1933 was one of several householders accused of obtaining a council tenancy "as the result of incorrect information" and ordered to vacate his house. The tenant obtained a letter from his solicitor explaining the special circumstances of his case, and this, together with a letter from the family doctor expressing concern about the serious health problems of the tenant's wife, was presented at the House Lettings Sub Committee meeting of 3rd July where the Committee once more came to the decision to proceed with the notice to quit.

However evidence in the City Archives shows that by 2nd August an "arrangement" had apparently been reached between the Corporation and the tenant whereby it was agreed that he would not be evicted from his present house provided that he increased his rental payment from the usual sum of 11s.7d to £1.10s weekly. The balance was to go towards the deposit on the purchase price of a 1919 Act house and the agreement was:

At 2nd October next you will purchase from the Corporation any three apartment house in the Gorgie Housing (1919 Act) Area which the Corporation consider suitable and that at a price fixed by the Department of Health for Scotland and on the terms and conditions of the Corporation's scheme for the sale of 1919 Act houses. (TC 281 - 2 Box 33, 2/8/1934)



Records of the sales of 1919 Act houses show that this tenant did not go on to buy a 1919 Act house and the attempt to make him purchase "any house...which the Corporation consider suitable" undoubtedly had a coercive element.

The policy on council house sales in Edinburgh was radically different from that which existed in Birmingham. There was no attempt in Edinburgh to restrict the sales of 1919 Act houses to those on the waiting list or establish the degree of housing need of applicants to purchase. Anyone who could afford the deposit and the repayments was eligible to buy a council house. It was also unnecessary to have a local connection. A would-be applicant from Middlesex wrote to the Town Clerk:

I have been informed that whilst it is impossible to let a Corporation house to an individual who is not on the waiting list, that the Corporation would be prepared to sell immediately a house in one of their estates. (ECA PH Box 18/14, 5/7/1933)

The Corporation replied by sending her a list of the available vacant property.

The policy of maintaining a supply of empty houses in order to maximise sales continued until September 1933 when, because sales were proceeding so slowly, this practice was discontinued but only "so far as regards numbers of houses in areas for which there is little prospect of a ready market". In areas popular with purchasers, such as the Chesser area on the Gorgie estate, the houses were still being kept vacant. It is interesting that applicants for general needs housing were being told at the same time that because of long waiting lists there was little prospect of

their getting a Corporation house except by purchasing one. Indeed the selling of these houses at a time when the Corporation were phasing out the building of housing for general needs meant that those who wanted modern housing had to either become owner occupiers or go to the private rented sector.

#### 4.3 Reasons for the Slowness of Sales

It is apparent that the market for the 116 sales of 1919 Act houses in Edinburgh was created only with great difficulty. Unlike the situation in the 1980s, when houses were being sold at a discount to sitting tenants under the provisions of the Housing Act 1980, these early council houses were sold at market prices and were therefore in competition with the other housing that was being produced at the time. Also purchasers were obviously aware that the majority of their neighbours would be Corporation tenants. Although the rent levels of 1919 Act Houses were sufficiently high to ensure that these were elite council schemes there is evidence that in some cases owners and tenants had different standards and that this caused some local difficulties. For example the recent purchaser of a house at Wardie wrote to the Corporation on the 6th July 1933 to complain about the untidiness of her neighbours' garden and the behaviour of their children:

In general the ground in that section [of garden] is what one might expect from the Lochend [a slum clearance estate] area...If I as a owner must (and would willingly) keep my garden tidy and clean, it would seem only fair that tenants in Corporation property are compelled to do likewise. (ECA PH Box 29 18/14)



This complaint was taken seriously. On 7th July the Deputy Town Clerk wrote to the City Chamberlain:

I think it would be well that if possible some action should be taken in this matter. Such complaints are not assisting in any way the sale of these houses and you will agree should be avoided as far as possible. (ECA PH Box 29 18/14)

There is no other surviving archival evidence of complaints about the behaviour of tenants by new owners but the wording of the Town Clerk's letter suggests that other objections had been received.

## SECTION 5 THE THIRD PHASE AND THE END OF THE SALES POLICY

### 5.1 The Revision of Prices

The third phase of council house sales came when the sales scheme was renewed on 26th March 1934 at "revised" valuations. Surprisingly, in view of the problems experienced in selling the houses, this apparently meant an increase in the price of lower rented houses and a decrease in the price of the larger houses. Sales were helped at this period by the rate of interest on loans to purchase 1919 Act houses being reduced to 4% on 26th June (ECA Min.TCPSC, 26/6/1934). In a further attempt to maximise sales it was also decided on 26th June that all houses which became empty in the Chesser district at Gorgie should be offered for sale at public roup (auction), the upset price (that is the reserve price at auction) being the minimum prices fixed by the Department of Health.

This is the last record of the process of sales until August of the same year when the scheme appears to have been suddenly terminated by the Department of Health. The only evidence that this had happened was a brief record in the Treasurer's Committee Minutes of 23rd August 1934 that the Department of Health had written to Edinburgh Corporation withdrawing consent for the sale of 1919 Act houses. Although the Minutes of 23rd September recorded that the Treasurer and the City Chamberlain were remitted to discuss the matter with the Department of Health, the results of this discussion were not minuted and correspondence on the subject is presumably in a missing file. The permission to sell 1919 Act houses in Edinburgh was never renewed, although on 18th of May 1938 the Sub-committee of the Treasurer's Committee recommended that the Treasurer should be authorised to approach the Department of Health for Scotland with a view to ascertaining the government's attitude to the resumption of sales. However no sales took place after August 1934.

The sale of 1919 Act council houses by Edinburgh Corporation has revealed important evidence about the orientation of Edinburgh Corporation towards encouraging and enabling owner occupation. However, because only a relatively small proportion of the correspondence on the sales question has survived in Edinburgh City Archives, the reasons for the eventual veto of the sales policy by the Scottish Department of Health remain unexplained. There is no clue to a change of attitude to the sale of council houses on the part of the English or Scottish Health Departments in the reports



published at this time. A report on the forms of assistance granted by Edinburgh Town Council for owner occupation in the inter war period, which was published in September 1944, only makes one brief reference to the schemes for selling 1919 Act and 1924 Act houses:

Under these schemes 120 Corporation houses were sold. The schemes were discontinued following representation by the Department of Health. (ECA J 23/7)

## 5.2 Sales Under the 1924 Act in Edinburgh

Archival evidence confirms that there were only 4 sales under the 1924 Act in Edinburgh. Under the terms of section 3 (1) (c) of this Act the annual contribution by the State for each house was reduced from the date of sale from £9 to £6 and this was to be paid for a total period of only 20 years instead of the 40 years under the terms of the 1924 Act. Edinburgh Corporation attempted to sell more of its 1924 Act houses but as with the 1919 Act houses there were disagreements with the Department of Health as to the prices. The reason why there were not more sales appears to have been because of objections by the Department of Health to proposed sales. Why this should have been the case is unclear. An explanation may lie in a letter from the Department of Health, dated 10th August 1933, which refused permission for the sale of one 1924 Act house "until they (the Department) have been satisfied that a suitable tenant cannot be obtained, or that there are special circumstances in this case that would justify the house being sold" (ECA

PH Box 38 287/1, 10/8/1933). It was impossible to obtain any further information on the sale of 1924 Act houses.

### 5.3 Later Sales Initiatives

Although it is known that local authorities were empowered to sell council houses, subject to Ministerial permission, under Section 79 of the Housing Act of 1936 (Murie, 1975, p.13) there is no national archival evidence on any sales which may have taken place between the passing of this Act and the outbreak of war in 1939. However documents dating from the immediate post World War 2 period in the Public Record Office indicate that this sales policy was not resumed because the priority at this time was the provision of rented housing:

The question of the sale of Council Houses to their tenants is constantly under review, but... in view of the continued importance of ensuring that as many houses as possible are available for letting at reasonable rents the Minister does not feel able to consent to the sale of houses owned by local authorities. (Letter from E.T. Prideaux, Minister of Health, to the Secretary, Urban District Council Association, 26/2/49. PRO HLG 101 322 XC 6155)

The post war Labour government under Clement Attlee was not sympathetic to requests that local authorities should be permitted to sell municipal housing (Murie, 1975, p.13). However in July 1951, three months before the defeat of the Attlee Government and the return to power of the Conservatives, there were signs that a policy on council house sales in Scotland was under active consideration. An official of the Scottish Office wrote to Hugh Dalton, the



Minister of Local Government and Planning, and Hugh Gaitskill, the Chancellor of the Exchequer, enclosing "papers that I have had prepared in the Department relating to the proposal that local authority tenants might be allowed to purchase the houses which they occupy" (PRO HLG 101/322 XC 6155). The papers included a report commissioned by the Department of Health for Scotland, dated 7th March 1951, on the attitudes of a sample of Scottish local authority tenants towards the purchase of their council house.

This was commissioned in order to provide an indication as to whether selling council houses at a price which would liquidate the existing loan charges was feasible. This would result "in a saving both to the Exchequer and to the local authorities since the obligation to pay Exchequer and rate contribution towards the annual loss incurred on these houses would then cease" (PRO HLG 101/322 XC 6171). It dealt only with the prospective purchase of local authority houses by those who were either tenants or were on the waiting list and did not attempt to deal with:

the more controversial question of purchase by other persons who nevertheless are in need of housing accommodation. (PRO HLG 101/32 XC 6155, p.5)

This report was based on interviews with a sample of 1,000 local authority tenants (600 in Glasgow and 200 each in Edinburgh and Aberdeen) who occupied houses built under the different Housing Acts from 1919 onwards. The main finding was that although 1 in 3 respondents were prepared to consider house purchase only 1 in 6 would consider buying

their current house. Indeed, of the tenants in 1919 Act houses, only 9% expressed a willingness to purchase. However because the outstanding loan charges were highest on 1919 Act houses only 2% of 1919 Act tenants were prepared to offer the £1.5s per week necessary to cover the cost of the existing loan charges. This compared with the average weekly rent in Scotland for a 1919 Act house at this time, of 9s.11d (HLG 101/322 XC 6155, p.6). The findings of this report are significant in the context of the present study since it not only confirms the empirical findings which will be discussed in Chapter 8, that only a tiny minority of 1919 Act tenants were willing to purchase their houses, but also reveals that there were no differences in this respect between tenants in Edinburgh, Glasgow and Aberdeen.

## SECTION 6 CONCLUSION

This chapter has dealt in some detail with Edinburgh Corporation's decision to maximise sales of their 1919 Act council houses by selling these first to sitting tenants and then on the open market. It should be stressed that although these sales were subject to permission about condition of sale, and prices to be paid, being obtained from the Board (and later Department) of Health the policy decision to sell these houses, and sell them with such determination, was that of the Corporation alone. There are indications that most other Scottish and English local authorities did not sell their 1919 Act houses. Even authorities like Birmingham which built over 3,000 houses for sale under the 1923 Act and is therefore singled out as



the authority which sold most municipal houses in the inter war period (CHAC, 1944, p.17) sold significantly fewer 1919 Act houses than Edinburgh Corporation.

The way in which 1919 Act houses were being sold in Edinburgh reveals the strength of the Corporation's commitment to the private sector and reluctance to subsidise general needs council housing. Many of these sales were taking place when the building of general needs housing was being phased out so that the council houses which were sold would not be replaced. The fact that only a small number of sales were to sitting tenants reveals that the Corporation was not responding to a demand from tenants to purchase their houses but was attempting to create a market for the sale of Council houses even though demand was weak.

Edinburgh Corporation persevered in attempting to sell these houses for both ideological and financial reasons. The Corporation was unwilling to provide subsidised housing for those who could afford either to purchase a house or rent in the private sector. Under the terms of the 1919 Act the building of houses for the working classes of the district had been mandatory. Central government was only to meet the housing deficit of any local authority which was more than the sum obtained from putting four fifths of a penny in the pound on the rates. Since Edinburgh was a city with a high assessable value, and would receive no benefit from this subsidy unless the rate of building was substantial, the Corporation attempted to maximise building under this Act. The relatively high level of general needs provision by the Corporation under the 1919 Act was not repeated under later

legislation, which only allowed local authorities a fixed subsidy for each house built. The uncharacteristically generous rate of house building in Edinburgh under the 1919 Act may explain the desire of the Corporation to sell their 1919 Act houses, which, as the Corporation were fully aware, had a high proportion of white collar workers amongst the tenants. On the financial side there was also the practical reason that selling these houses would mean a lower capital expenditure by the city, since the rate contribution would no longer have to be paid on a house which had been sold. This will be considered further in Chapter 8, which also includes an analysis of empirical data on both the council houses which were sold and the purchasers of these houses.



## CHAPTER 8: EMPIRICAL EVIDENCE ON THE SALE OF COUNCIL HOUSING IN EDINBURGH

### SECTION 1 INTRODUCTION

The previous chapter has discussed the origins and development of the policy of selling council housing in the inter war period and has included available information on the political, financial and social background to council house sales in Edinburgh. This chapter will deal with the impact of these policies at the local level on both the purchasers of the housing and the housing market as a whole by analysing available information on the original 116 1919 Act sales and the later resales. An attempt has also been made to trace the housing origins and future housing destinations of council house purchasers. It must be emphasised that since this is a work of historical reconstruction, important and relevant information about the council house purchasers is unobtainable. This includes the age of purchaser and details of family structure and family income. However since this research on early council house sales has located only six purchasers who were sitting tenants it would anyway be impossible to attempt to replicate most of the research already carried out on later sales of council housing (Murie, 1975; Forrest and Murie, 1990). With 95% of the early sales of municipal houses in Edinburgh being open market transactions (albeit a market distorted by the ability of Edinburgh Corporation to vary the conditions of sale) the focus in this section is rather

on the position of former council houses in the housing market of the 1930s and the immediate post war period.

Section 2 of this chapter considers the changing class structure of tenants and purchasers over the inter war period. The second part of this section will look at data on tenants who purchased housing other than their council houses. The third part of section 2 will examine the previous and subsequent house purchases of those who bought former council houses. Section 3 focuses on the council houses which were sold. First, data will be analysed to indicate whether these properties were typical of their schemes as a whole. Second, the turnover of the former 1919 Act council property in Edinburgh will be examined and results will be compared with findings in a later study (Forrest and Murie, 1990). Section 4 looks at the position of former council housing within the housing market. First the question of whether these properties were being sold at a profit or a loss in the period up to 1950 will be examined. Then the average prices of council houses at resale will be compared with the resale prices of pre-1914 and new build housing for owner occupation.

### 1.1 Methodology

A discussion on the method of collecting relevant data from the City archives, valuation rolls and the Register of Sasines has been included in Chapter 2. In addition to this it should be emphasised that the one important piece of information which was not available for most former council



houses was a record of the date of the original sale. Because most of the purchasers bought their houses by paying instalments to Edinburgh Corporation they did not have a heritable title to the property until the whole of the advance (with interest) had been repaid. Hence the first recorded title for most of these houses in the Register of Sasines was in the 1950s, although it is known that the last sales took place in 1934. The date of resale of the property would also not be registered in Sasines if the subsequent purchaser took over the first purchaser's loan from the Corporation.

Because of this the date of sale of most of the properties came from information in Edinburgh City Archives or from the valuation rolls. In Scotland the yearly rateable value was assessed from the 3rd August in any given year (SRO DD6/606). This meant that if a house was sold before the 3rd August 1932 it would appear in the valuation roll for 1932/33. If the sale took place after this date it was included in the roll for 1933/34. Although the date of some of the sales is known from archival evidence the Valuation Roll date is used for all sales in order to allow comparability. Thus when a house first appears in the 1932/33 roll as sold, the year of sale is assumed to be 1932. In many cases this will not be the real year of sale, which is almost as likely to be 1933. However data limitations make such assumptions inevitable.

Two of the 116 sales were in Bangholm, a small scheme of 24 houses in Leith. The remaining 114 sales occurred in the three main 1919 Act estates, Gorgie, Wardie and Abercorn.

The size and location of these estates and the class differences between the first tenants in these schemes and the tenants of earlier and later council areas have already been described in Chapter 6.

## SECTION 2 THE PURCHASERS OF COUNCIL HOUSING

### 2.1 A Class Analysis of Council House Tenants and Purchasers

Table 8.1 shows that the first tenants in all three main 1919 Act estates were predominantly white collar workers. By 1939/40, 9% of these houses had been sold and numbers of tenants at this date are therefore smaller. The percentage in each of classes 1, 2 and 3nm which make up the white collar category fell over the inter war period but figures show that although there were fewer white collar workers in 1939/40 than when the schemes were first built, workers in this category were still in the majority.

It is suggested that the percentage of white collar workers fell, and that of manual workers rose, in the inter war period because at this time white collar workers were moving into owner occupation and manual workers were moving into the rented houses which had been vacated. This claim is supported by an analysis of information about houses purchased by council tenants under the Small Dwellings Acquisition Act (Section 2.2). David Byrne has claimed that the critical dividing line over who could, or could not, afford owner occupation in Tyneside in this period came in the division between skilled and unskilled manual workers.



The analysis in Chapter 6 has indicated that in Edinburgh it was mainly white collar workers moving into owner occupation at this time. However there was also movement into cheaper properties by skilled manual workers and into the cheapest property by semi-skilled workers.

This would be why the percentages of skilled manual workers had not fallen by 1939/40, as would have been expected if the movement into owner occupation at this period had involved large numbers of such workers. Rather it would appear that white collar tenants were moving out of 1919 Act houses, probably into owner occupation, and their place in this quality rented housing was taken by skilled and semi-skilled manual workers improving their housing conditions. Table 8.1 indicates that the percentage of both skilled and semi-skilled manual workers in 1919 Act rented housing rose substantially while the percentages of classes 1, 2 and 3m fell.

Table 8.1: The class structure of three 1919 Act Council estates for first tenants and tenants in 1939/40 (figures are percentages except when otherwise stated)

	First Tenants Gorgie Wardie Abercorn			Tenants 1939 Gorgie Wardie Abercorn		
Total No.	386	396	322	320	381	290
Mean GAV	£31.18s	£34.12s	£31.6s	£32.1s	£34.12s	£34.6s
Women	2.3	1.5	3.1	5.9	6.6	6.9
Retired Men	0	0.3	0	1.9	2.4	2.1
Men/no info.	2.1	1.8	2.2	7.2	2.6	3.8
Occ.Info. on	95.6	96.5	94.7	85.0	88.5	87.2
Total	100	100.1	100	100	100.1	100
Class 1	6.2	9.2	7.9	1.8	2.7	3.9
Class 2	25.5	24.6	19.3	15.8	17.5	12.3
Class 3nm	45.3	47.4	53.4	37.9	40.7	42.7
<u>All N.Manual</u>	<u>77.0</u>	<u>81.2</u>	<u>80.6</u>	<u>55.5</u>	<u>60.9</u>	<u>58.9</u>
Class 3m	19.5	15.2	14.4	30.9	31.5	28.5
Class 4	3.0	3.1	4.9	13.2	6.5	11.9
Class 5	0.5	0.5	0	0.4	1.2	0.8
<u>All Manual</u>	<u>23.0</u>	<u>18.8</u>	<u>19.3</u>	<u>44.5</u>	<u>39.2</u>	<u>41.2</u>
All classes	100	100	99.9	100	100.1	100.1

Source: Valuation Rolls Edinburgh 1921/22-1925/6; 1939/40 Wards 6, 8 and 16

When the class structure of the tenants in 1939/40 was compared with that of the owners at this date over all three estates, the class profile of the tenants included a slightly higher percentage of white collar workers than the class profile of the owners. The class structure of tenants at this time was comparable with that of owners in lower priced new-build housing or a pre-1918 tenement flat of a similar rateable value. Thus it might be expected that on



aggregate the 1939/40 tenants of 1919 Act Council estates could have been in the lower reaches of owner occupation if they had chosen this tenure.

Table 8.2: The class structure of 3 1919 Act Council estates for tenants 1939/40 and owners 1939/40 (figures are percentages except when otherwise stated)

	Tenants 1939/40			Owners 1939/40		
	Gorgie	Wardie	Abercorn	Gorgie	Wardie	Abercorn
Total No.	320	381	290	66	15	32
Mean GAV	£32.1s	£34.12s	£34.6s	£32.4s	£34.2s	£32.2s
Women	5.9	6.6	6.9	12.1	13.3	15.6
Retired Men	1.9	2.4	2.1	1.5	0	6.3
Men/no info.	7.2	2.6	3.8	7.6	6.7	6.3
Occ.Info. on	85.0	88.5	87.2	78.8	80.0	71.9
Total	100	100.1	100	100	100	100.1
Class 1	1.8	2.7	3.9	3.8	8.3	0
Class 2	15.8	17.5	12.3	21.2	0	17.4
Class 3nm	37.9	40.7	42.7	28.8	50.0	30.4
<u>All N.Manual</u>	<u>55.5</u>	<u>60.9</u>	<u>58.9</u>	<u>53.8</u>	<u>58.3</u>	<u>47.8</u>
Class 3m	30.9	31.5	28.5	40.4	25.0	30.4
Class 4	13.2	6.5	11.9	5.8	16.7	21.7
Class 5	0.4	1.2	0.8	0	0	0
<u>All Manual</u>	<u>44.5</u>	<u>39.2</u>	<u>41.2</u>	<u>46.2</u>	<u>41.7</u>	<u>52.1</u>
All classes	100	100.1	100.1	100	100	99.9

Source: Valuation Rolls Edinburgh 1939/40; Wards 6,8 and 16

This overall class analysis of 1939/40 tenants includes a proportion of long term tenants, that is people who were the first tenants when the house was new and were still living there in 1939/40. These long term tenants are a significant

group. It is apparent that they were satisfied enough with their houses to have lived in them for 15-18 years and it is also known that they had failed to respond to three written offers to purchase the houses from Edinburgh Corporation in the period from 1927-1934. Table 8.3 compares the class structure of the long term tenants with the owners in 1939/40. Although other unknown factors, such as age or family life cycle, may have had some influence on the decisions of the long term tenants not to purchase, such decisions were unlikely to be made because of poverty. In 1939/40 this group contained a considerably higher proportion of white collar workers, including those in professional and managerial occupations, than did the owners of houses in the same schemes at that time.



Table 8.3: The class structure of 3 1919 Act Council estates for long term tenants 1939/40 and owners 1939/40 (figures are percentages except when otherwise stated)

	Long term tenants 1939/40			Owners 1939/40		
	Gorgie	Wardie	Abercorn	Gorgie	Wardie	Abercorn
Total No.	55	29	26	66	15	32
Mean GAV	£31.12s	£34.6s	£33.4s	£32.4s	£34.2s	£32.2s
Women	3.6	3.4	3.8	12.1	13.3	15.6
Retired Men	0	0	0	1.5	0	6.3
Men/no info.	1.8	0	0	7.6	6.7	6.3
Occ.Info. on	94.5	96.6	96.2	78.8	80.0	71.9
Total	99.9	100	100	100	100	100.1
Class 1	5.8	3.6	4.0	3.8	8.3	0
Class 2	28.8	35.7	24.0	21.2	0	17.4
Class 3nm	51.9	46.4	44.0	28.8	50.0	30.4
<u>All N.Manual</u>	<u>86.5</u>	<u>85.7</u>	<u>72.0</u>	<u>53.8</u>	<u>58.3</u>	<u>47.8</u>
Class 3m	11.5	10.7	28.0	40.4	25.0	30.4
Class 4	1.9	3.6	0	5.8	16.7	21.7
Class 5	0	0	0	0	0	0
<u>All Manual</u>	<u>13.4</u>	<u>14.3</u>	<u>28.0</u>	<u>46.2</u>	<u>41.7</u>	<u>52.1</u>
All classes	100	100	100	100	100	99.9

Source: Valuation Rolls Edinburgh 1939/40; Wards 6,8 and 16

The class position of the tenants, and in particular the long term tenants, of 1919 Act houses in 1939 is a further indication that claims that there is an innate desire to own one's own house (Saunders, 1984, 1990) are too simplistic. It would rather seem apparent that the wish to own is culturally and temporally specific and related to the desirability and availability of other tenures. In the inter war period, 1919 Act council housing was an advantaged

tenure. Satisfaction with this tenure is not only apparent from the class profiles of the tenants but also from the fact that several people who wrote to Edinburgh Corporation about buying a 1919 Act house stated that if waiting lists had not been so long they would have preferred to rent. Letters include comments such as: "Would you kindly tell me the price of a wee house cash down and also price on easy payment off...Of course I should still prefer to rent a wee flat" (Min.TC Box 33 281-2, 1/8/1933). It is also significant that while 110 of the original tenants were still living in the three schemes in 1939/40, only 6 tenants in these areas had chosen to buy their council houses.

## 2.2 The Housing Destinations of 1919 Act Tenants who did not Buy their Council Houses

Data for this section comes from the Treasurer's Committee Minutes which include current addresses of those people who purchased houses under the Small Dwellings Acquisition Act, together with the address and purchase price of the house on which the SDAA loan was granted. It was therefore possible to identify those SDAA purchasers who were tenants of 1919 Act Houses and see what type of property they were buying as an alternative to the purchase of their council house.

In the period from June 1925 until August 1932 applications for a loan for house purchase under the SDAA were made by 38 tenants of houses in the Gorgie, Wardie and Abercorn 1919 Act housing schemes. Of these applicants 22 were the first tenants of their council house, so it was possible to



construct an occupational profile for these using data already available. This indicated that 86.3% were white collar workers and 13.6% were skilled manual workers. This is almost identical to the 86.5% white collar workers and 13.4% manual workers who were long term tenants at Gorgie in 1939/40. The average purchase price of the houses bought by first tenants was £853 and for subsequent tenants £743. Both these prices were higher than the prices being paid over this period for 1919 Act housing. Indeed even the lower average price paid by the subsequent tenants would have bought a 5 apartment bungalow or villa in a new build housing scheme or a large Victorian tenement flat in Marchmont or Comely Bank.

A loan from Edinburgh Corporation under the 1923 Act was only one of the ways of financing house purchase at this time and tenants were presumably also moving into owner occupation with loans from private individuals or from building societies. Chapter 5 has shown that in the period after 1929 branches of the major English Building Societies began to open in Edinburgh and came to dominate the funding of house purchase. It is significant that when the dates of the 38 SDAA loans were examined, 25 were made before 1929 and only 13 in the period 1929-1932. There is also some supporting evidence that council tenants were buying new build houses instead of opting to buy their Council house at this time. This is contained in the small samples of owner occupied housing from some of the new build areas which were checked in the Register of Sasines. Two tenants of the Abercorn Estate were among the first purchasers of houses in the sample of thirty from the Paisley/Ulster scheme checked

in the Register of Sasines. Both bought their houses in 1932 for £650, with mortgages from the Huddersfield Building Society. Indeed one of these (who purchased his new house in December 1932) was the last tenant of his 1919 Act house, which was sold in the same month for £435. A tenant of a house in Gorgie bought a new house in the nearby Eltringham Terrace scheme in March 1934 for £525 with a loan from the Huddersfield Building Society. Although his Council house was never sold, similar houses in Gorgie were being sold at this time for £440. It is interesting that all three tenants opted to purchase houses in a new build housing scheme in the same area as their council estate. Evidence in Chapter 6 has indicated that this may also have influenced the housing decisions of tenants of Comely Bank flats to buy houses in the nearby Orchard and Craigleith Hill areas in the 1930s. Thus empirical evidence has indicated that even when council house tenants could afford to become owner occupiers, and wanted to remain in the same area, they did not usually want to purchase their council houses and preferred to purchase elsewhere.

There was also evidence in the Treasurer's Committee Minutes that a small number of 1919 Act tenants were taking advantage of the facility for obtaining loans and grants for house building under the 1923 Act which supported building for owner occupation. Two 1919 Act tenants are recorded as building houses with assistance from Edinburgh Corporation under this Act in 1924 and 1925. A third tenant showed an entrepreneurial spirit, obtaining in July 1924 two advances of £135, together with two loans of £400, to build 2 five apartment concrete block houses in Saughtonhall Ave on



ground feued from Edinburgh Corporation. The houses were sold in July and October 1925 for £925 each. The same individual, while still remaining a tenant in his three apartment main door flat at Gorgie, then feued more land from the Corporation and obtained in October 1925 a grant of £135 per house (but no loan) to build a pair of 2 storey five apartment houses constructed from concrete block and brick and then harled. These were sold in September 1926, one for £875 and the other for £850. The tenant, a manager by occupation, eventually built a house in 1928 for his own occupation on an advance of £650 from the Improved Edinburgh Property Investment Building Society. His widow inherited the title in 1960.

There is no way of knowing whether those who bought or constructed houses with financial assistance from Edinburgh Corporation are representative of the tenants of 1919 Act schemes as a whole. However the cases detailed above help to confirm the observation made in Chapter 6 that access to housing is class based with the proportion of white collar workers related to the average GAV and, in the case of owner occupied housing, the selling price. If this is correct it would be expected that with relatively high proportions of professional, managerial and clerical workers amongst the 1919 Act tenants, those who desired to become owner occupiers would not wish to buy a former council house but would choose instead a house of higher value. The small number of sales to sitting tenants and the average price of houses which tenants were buying under the SDAA provisions support this prediction.

### 2.3 The Housing Origins and Housing Destinations of 1919 Act Council House Purchasers

In order to obtain information on the previous and subsequent house purchases of 1919 Act tenants each of the 116 tenants was checked in the Persons Index in the Register of Sasines. A positive identification of other property holdings was made for 31 tenants (26.7%) and details of these were traced. There could be several reasons for the inability to locate information on other houses owned by purchasers of former council housing. First, for some individuals their council house was their only purchase. Second, if the tenant had a common name, tracing his or her other property was difficult unless the name of a spouse was also included in the Sasines data. A laboriously constructed housing history of "one" individual collapsed when it was observed that he appeared to be married to two different women simultaneously. Third, if the tenant moved in and out of owner occupation, or in and out of the Midlothian area, there would be separate entries for each purchase and no positive way of linking them together. The fourth reason is data failure. It was impossible to find any trace of 22 individuals for even their (known) council house purchase in the Persons' Register. This may have been because they were buying the house from Edinburgh Corporation by paying instalments but had not obtained a registered title to the property before it was resold, with the second purchaser also buying under the instalment scheme. The fact that the additional property holdings of relatively few individuals could be traced made it



impossible to say whether the housing market positions of the individuals in the categories detailed below were representative of the purchasers of council property as a whole.

Three significant trends have emerged from this data. First, 8 of the 31 purchasers who were traced owned other property at the same time as their former council house. Such people usually owned a small low priced tenement flat (or in the case of one woman 3 flats) before the purchase of a council house. One person had been a home owner since 1903 and retained his previous flat while occupying his ex council house. For others the former council property was part of a property portfolio and was not purchased for owner occupation. In one example of this a teacher, who also owned a flat in the New Town, bought 2 council houses and rented them both to tenants. Two people owned land while occupying their council house and another was a flat breaker in the immediate post war period, buying 15 flats in 2 buildings in the New Town for £4,500. He then sold the flats in the 1950s for a considerable profit. The evidence of multiple property ownership amongst some ex-council house purchasers is an interesting finding because it confirms the observation made in Chapter 6 that some flats in pre-1914 tenements could be observed "moving" in and then out of owner occupation as the original owner occupier, who had presumably gone on to buy and live in another property, was entered in later valuation rolls as the landlord.

Second, a small number of households bought a subsequent house which was either considerably cheaper or considerably

dearer than the former council house they had just sold. A significant class split is apparent here. The 3 purchasers who went on to buy cheaper houses after the sale of their ex-council property were all manual workers and the 8 who moved up the housing market were all professional or managerial workers. Two people in the first category went on to buy property which cost 56% and 45.5% less than the price which they had received for their council property and one bought a house which was 15.8% cheaper. For the 8 people who went on to buy dearer property there was an equally substantial price difference, only in a different direction. For these the average increase in the subsequent price over the purchase price of the council house was 65.8% and the range of differences was from 25%-103.6%.

Third, details of both previous housing and the next house purchase after the council house were available for 4 people. One of these bought a tenement flat before and after the council house purchase. Another had an unusual housing career, since he moved from a new house built by James Miller in Ulster Gardens and sold that for £540 before paying £339 for a council house at Gorgie. This house was sold in 1936 and the person disappeared from the Register of Sasines for 9 years before reappearing as the owner of a second former council house at Gorgie. The third person sold his tenement flat for £230, bought a council house at nearby Abercorn in 1933, sold it in 1937 for the same price and then bought a new build Ford and Torrie bungalow at Marionville in the same area as Abercorn. The fourth individual had the most interesting housing career, buying and selling 6 properties in Gorgie, Portobello and Leith in



30 years. His moves included 2 tenement flats, 1 house built by Edinburgh Corporation under a home ownership scheme, 1 new build 1923 Act subsidy house and 2 former council houses. The details of each of these properties was entered separately in the Register of Sasines so only the fact that the owner had an unusual name enabled the eventual identification of all these properties as having belonged to the same person. Details of the housing moves of this individual are given in Table 8.4.

Table 8.4: A housing career reconstructed:

This tenant, an insurance inspector, bought and sold 6 properties in the years 1920-1950. Available property details are:

- 1 A second floor tenement flat on Slateford Road  
Bought May 1920 for £250 - cash sale  
Sold July 1927 for £388  
Rise of £138 (55.2%) in 7 years
- 2 Gap of 3 years 1927-1930 - not a home owner in Midlothian in this period
- 3 A new-build house in Bangholm Grove built by Edinburgh Corporation under a home ownership scheme  
Bought March 1930 for £750 - Loan from Edinburgh Corporation  
Sold April 1932 (no price details)
- 4 A new-build house in Christiemillar Ave  
Bought May 1932 for £650 - loan from Huddersfield Building Society  
Sold May 1933 for £650
- 5 6 month gap from May - September 1933. In July 1933 it is known that he was staying c/o a tenant in Gorgie because he corresponded frequently with officials of Edinburgh Corporation about buying a Gorgie house.
- 6 1919 Act Council house in Chesser Crescent, Gorgie  
Bought September 1933 for £410  
Loan from Edinburgh Corporation  
Sold November 1946 for £1,600  
Rise of 290% in 13 years
- 7 Ryehill Terrace, a ground floor tenement flat  
Bought November 1946 for £1,500  
Cash sale  
Sold August 1948 for £2,500  
Rise of 66.7% in 2 years
- 8 A second 1919 Act council house in Chesser Grove  
Bought May 1948 for £2,500  
Cash sale  
Sold February 1950 for £1,875  
Fall of 25% in 2 years



## SECTION 3 QUALITIES OF THE MUNICIPAL HOUSES WHICH WERE SOLD

### 3.1 Sold Council Houses Compared to Other Houses in the Scheme

To ascertain whether houses which were sold were representative of the three main 1919 Act housing areas as a whole, a breakdown of the gross annual values (in Scotland also the rental value) of all the houses in each scheme was carried out and mean, median and modal GAV values calculated for:

- 1 The whole scheme
- 2 The houses that had been sold
- 3 The houses that had a long term tenant in 1939/40.

The range of GAVs for these 3 categories was also noted. Table 8.5 shows that over all 3 schemes the figures for the mean GAV for the three categories of housing was smallest for sold houses and largest for the whole scheme, with the figure for long term tenants coming in between. Although differences between the figures are small the fact that this happened over all three schemes would indicate that purchasers tended to buy slightly smaller and cheaper houses than would be expected if the sales reflected the scheme as a whole. Long term tenants lived, on average, in higher rated houses than owners, but again these figures indicate that they lived in houses with a lower average GAV than the scheme as a whole.

Table 8.5: Three housing schemes: A comparison of GAVs for sales and long term tenants with houses in the schemes as a whole

Gorgie

Type of Houses	Mean GAV	Median GAV	Modal GAV	Range of GAVs
Whole scheme (386 houses)	£31.18s	£31	£29.10s	£29.10s-£42
Sold houses (66 houses)	£31.4s	£30	£29.10s	£29.10s-£42
L.term tenants (55 houses)	£31.12s	£29.10s	£29.10s	£29.10s-£41

Source: Valuation Roll, Ward 6, 1922/23-1926/27; 1939/40

Wardie

Type of Houses	Mean GAV	Median GAV	Modal GAV	Range of GAVs
Whole scheme (396 houses)	£34.12s	£32	£32	£30.10s-£45
Sold houses (15 houses)	£34.2s	£32	£32	£32-£45
L.term tenants (29 houses)	£34.6s	£32	£32	£30.10s-£39.10s

Source: Valuation Roll, Ward 8, 1922/23-1926/27; 1939/40

Abercorn

Type of Houses	Mean GAV	Median GAV	Modal GAV	Range of GAVs
Whole scheme (322 houses)	£31.6s	£32	£31	£31-£43
Sold houses (32 houses)	£32.2s	£32	£32	£31-£42
L.term tenants (26 houses)	£33.4s	£31	£31-£32	£31-£42

Source: Valuation Roll, Ward 16, 1922/23-1926/27; 1939/40



### 3.2 The Turnover of Former Council Property

Although it was possible to calculate the percentages of those who remained in their former council house for various time intervals it was not possible to compare these findings with the turnover of other types of owner occupied property which had been sampled. Although information was obtained on all 1919 Act sales, the other areas were sampled on the basis that houses selected must have been resold before 1939/40 in order that price information about sales in the inter war period could be obtained. The selections were therefore not random, but this was inevitable given that more importance was placed on obtaining information about property prices in the inter war period than determining how long owners were staying in owner occupied property. For this aspect of tenure to be investigated, larger random samples of property would need to be checked in the Register of Sasines.

The information about the turnover of ex-council property in Table 8.6 shows that a large proportion of the purchasers of former council housing remained in the same house for long periods. This would appear to indicate a high level of attachment to the property, with around three quarters of purchasers living in their former council house for more than 10 years, half for more than 20 years and just under a quarter for more than 35 years. It is interesting that a study carried out in 1988 (Forrest and Murie, 1990) found similar percentages amongst the original sitting tenants who purchased council houses in Birmingham and London and were still living in their former council houses after 15-20

years. The figure was 56% of tenants in Birmingham and 61% in London. The percentage of those who purchased a council house in Edinburgh in the 1930s and had remained in the house for 15 years was 62.5% and for 20 years 51.3%.

Table 8.6: The number of years that the purchasers of former council houses remained in their house

Length of occupancy	%	Length of occupancy	%
Over 50 years	6.5	Over 20 years	51.3
Over 45 years	13.0	Over 15 years	62.5
Over 40 years	18.6	Over 10 years	76.5
Over 35 years	23.3	Over 5 years	79.3
Over 30 years	32.6	Over 3 years	94.3
Over 25 years	37.3	6 months-1 year	100

Source: Data from the Register of Sasines

#### SECTION 4 THE POSITION OF FORMER COUNCIL HOUSING WITHIN THE HOUSING MARKET

##### 4.1 The Percentage Loss or Gain at Resale

The percentage loss or gain for former 1919 Act houses is based on the difference in price since the previous sale. Table 8.7 indicates that when former council houses were re-sold between 1933 and 1950, the same price that had been paid for the house was obtained for 5 (12.5%) of the 40 transactions, a lower price was obtained in 6 (15%) transactions and a higher price was obtained in 29 (72%) transactions.



Table 8.7: Gains and losses on the resale of all 1919 Act Council houses sold between 1933-1950

	Number Resales	Number Price Same	Number Price Fall	% Average Fall	Number Price Rise	% Average Rise
1933	1	1	0	0	0	0
1934	0	0	0	0	0	0
1935	4	1	1	7.8	2	6
1936	2	0	1	6.3	1	12.8
1937	5	2	2	10.3	1	7.7
1938	2	0	1	3.6	1	8.7
1939	3	1	0	0	2	11.5
1940	0	0	0	0	0	0
1941	0	0	0	0	0	0
1942	1	0	1	3.8	0	0
1943	1	0	0	0	1	25.3
1944	2	0	0	0	2	91.6
1945	0	0	0	0	0	0
1946	5	0	0	0	5	228.7
1947	3	0	0	0	3	279.2
1948	5	0	0	0	5	350.7
1949	4	0	0	0	4	258.9
1950	2	0	0	0	2	230.5
Total	40	5	6	-	29	-

Source: Data from Register of Sasines

A similar table in Chapter 6 giving details of gains and losses on the resales of new build housing for owner occupation between 1929 and 1950 showed a higher percentage of price falls than occurred in former council property. However no conclusions can be drawn from this since only 45%

of council resales, but 78.9% of resales in new build property, were before 1942. This date marks a cut off point in the sale of all types of housing. Before 1942 house prices could and did fall, but between 1942 and 1950 large profits were usually made when selling houses. There seemed to be no pattern in the relative gains and losses on council housing in the years up to 1942. If one year is taken as an example it can be seen that of the 4 houses that were sold in 1935, whether the seller made a loss or gain was not related to original price, date of original sale or GAV. Data for the other years shows the same lack of consistency. This was also observed in the data on the sales of other types of housing in the same period which is tabulated in Chapter 6.

Table 8.8: Gains and losses on the resales of council houses in 1935

Last Selling Price	Date of Last Sale	GAV	Price change
£460	1933	£34	Fall of £36
£440	1933	£30	Rise of £35
£435	1934	£31	Same price
£375	1933	£30	Rise of £15

Source: Data from the Register of Sasines

#### 4.2 The position of 1919 Act Council Housing in the housing market 1935-1970

Table 8.9 shows the average prices at 5 year intervals from 1935 to 1970 for former council housing compared with other



types of property. Because numbers of sales in any one year were small the figures were obtained by taking an average of the tabulated year and each of the years on either side of this. When these average figures are calculated at 5 year intervals for the pre 1918 property in Comely Bank and Shandon, and also for Marionville (the cheapest new build scheme), it can be seen that although on average former council property fetched more at resale than a flat in Comely Bank, the prices obtained were on average less than either the smaller cheaper bungalows or a house or flatted villa at Shandon. However no strong conclusions can be drawn from this data because the numbers of resales for any one year were small.

Table 8.9: The average prices at resale of former council houses compared to pre-1918 and low cost new build housing

	Pre 1918		1919 Act council sales		N.build	
	C'bank	Shandon	Gorgie	Wardie	Abercorn	M'ville
GAV	£29.2s	£38.18s	£31.4s	£34.2s	£32.2s	£28.12s
No.	27	25	66	15	32	18
1935	465	619	424	457	537	450
1940	595	573	-	-	375	497
1945	956	1,133	1,500	795	-	1,400
1950	1,621	2,516	1,567	1,639	-	1,550
1955	1,181	1,760	1,504	1,450	1,300	1,875
1960	1,353	1,963	1,881	1,715	1,688	1,950
1965	2,587	3,363	2,911	3,269	2,981	3,329
1970	3,483	4,200	4,057	3,690	3,561	-

Source: Data from the Register of Sasines

## SECTION 5 CONCLUSION

This chapter has analysed all available information on council house sales in Edinburgh in the period 1929-1934. Data has revealed that only six tenants in 1919 Act housing took up repeated offers by Edinburgh Corporation to buy their council houses. Evidence has also shown that this low take-up was not because the schemes were unpopular; indeed their popularity can be gauged by two indicators. The first of these is the percentages of white collar workers who were tenants in 1939/40 when an alternative supply of low cost new build housing both for private renting and for owner occupation was available. The second was the fact that 110 (10%) of the first tenants were still occupying the same house as council tenants in 1939/40. However this percentage was not particularly high when compared with the percentages of long term tenants from 1919-1939 in Comely Bank and Merchiston/Shandon, both of which had similar average GAVs to the 1919 Act estates, and where, for each, the percentage of long term tenants was 15.6%.

The class analysis of the occupations of the long term council tenants has indicated that, depending on the scheme, between 72% and 86.5% were white collar workers and would therefore have been likely to have been able to afford owner occupation. Saunders' hypothesis that human beings have an innate need to own their houses would fail to explain the position of such people. By remaining in their council houses as tenants, when it would appear that the purchase of this, or another, house was a possibility, they revealed



that relative tenure advantage is a location and time specific concept, and that 1919 Act council housing in Edinburgh in the inter war period was an advantaged tenure which, for some tenants and applicants, was preferable to owner occupation.

The reluctance of tenants to purchase their council houses at this time was not just a feature of the Edinburgh housing market. Information in Chapter 7 has suggested that the lack of interest in the purchase of council housing under free market conditions (without the later incentive of discounts which caused sales to sitting tenants to accelerate) was probably widespread. Edinburgh Corporation eventually managed to sell 116 (9%) of these houses, but this was achieved only by creating a situation where the position of the houses approximated as closely as possible to a free market, that is keeping houses empty in order to facilitate sales and eventually selling them to individual owner occupiers at public auction. This meant that the Corporation had to bear both the loss of revenue from rents and the costs involved in advertising and selling the houses.

It is apparent that the main motives of Edinburgh Corporation in attempting to sell their 1919 Act houses were two-fold. Sales would reduce the capital expenditure costs for the Corporation under this Act, which even with the high level of subsidy from central government totalled 1.5 million pounds (ECA H Box 11 47(4)). It is known that an important priority of the Corporation from 1923 onwards was the subsidising of both owner occupation and the development

of new build private rented housing (ECA Q 2/4, 1925). The latter was in spite of opposition from the Labour Councillors who were, however, not recorded as opposing the sale of council houses. It would appear that the Corporation had an ideological objection to the provision of state subsidised housing for those who could have afforded either to purchase their own houses or at least to rent in the private sector.

The reasons for the relative failure of the attempts to sell council houses to sitting tenants have been dealt with in some detail in the previous chapter. Former council housing naturally fell into a position in the rank of housing status somewhere between a pre-1914 tenement flat and one of the cheapest bungalows. The class analysis of the first tenants of the schemes, together with evidence of purchase prices paid by those tenants who preferred to buy other houses under the Small Dwellings Acquisition Acts from 1925-1932, has indicated that if tenants wished to become owner occupiers it was probable that they would be able to afford a more expensive house than the council house in which they were living. Indeed first owners of former council houses included a slightly lower proportion of white collar workers than did tenants in the same estates at that time, and a much lower proportion than did long term tenants.

It is suggested that this imbalance might have been a contributory factor in the low take-up of house purchase by 1919 Act tenants in other areas of Britain in this period. Some supporting evidence for this hypothesis came in the 1951 survey of Scottish local authority tenants on the



subject of council house purchase. 76% of the tenants who were prepared to consider the purchase of an inter war house wanted houses of 4 or more apartments, although the majority of municipal houses built between the wars were of 3 apartments (PRO HLG 101/322 XC 6155). For example in Edinburgh only 26% of the 1919 Act houses and 4% of the 1924 Act houses were of 4 or more apartments (ECA Q 27/5). Since most of the new build housing of 4 or more apartments was built for owner occupation in this period, those who wanted a new house of this size would have had to purchase in the private sector.

Another important factor which contributed to the low proportion of sitting tenant sales was that the annual housing costs of an owner were more than those of a tenant. Although this differential had fallen as the prices of 1919 Act houses (and also interest rates) were lower by 1933 than in 1925, it was still the case that for a tenant to buy a council house meant higher annual housing costs and also the payment of an initial deposit. Thus it was likely that those who wanted to stay in their council house, even if they could have afforded to buy would have seen no benefit from doing so, and would simply have remained as a tenant. Tenancy also had the advantages of no responsibility for maintenance and repairs, and no chance of losing money when the house was sold.

This study of council house sales has supported indications which have emerged from the analysis of valuation roll and Register of Sasines data in Chapter 6, namely that the ability to gain access to desired housing, and not the

desire to be an owner occupier, was important in determining whether individuals in the inter war period were prepared to purchase houses. Hence 1919 Act tenants who had expressed satisfaction with their house by living there for more than 15 years already had access to their desired housing and few tenants felt the need to own their houses. There is also evidence that some who were not tenants of 1919 Act property bought a former council house simply because, although they would have preferred to rent, they were told by officials of Edinburgh Corporation that long waiting lists meant that purchasing was the only way to gain access to one of these houses. The evidence on the sale of council houses supports the argument that the move into owner occupation at this time was not the result of an innate desire to own but was a rational decision. For the individual, what seemed to be important was the relative costs of renting and buying, and the attractiveness and availability of owner occupied housing compared with housing in other tenures. The availability of owner occupied housing is the product of the interaction of several factors, including supply side decisions by builders and building societies. These supply side decisions are influenced in turn by policy decisions of central and local government and this aspect of the growth of owner occupation will be an important focus of Chapter 9.



## CHAPTER 9: THE INFLUENCE OF EDINBURGH CORPORATION ON THE GROWTH OF OWNER OCCUPATION IN THE INTER-WAR YEARS

### SECTION 1 INTRODUCTION

A main aim of this thesis has been to identify the factors that have made tenure development in Scotland different from England and to investigate why Edinburgh had higher owner occupation rates than other Scottish cities. Chapter 3 has identified several features which have influenced tenure development in Scotland; however most of these affected the country as a whole. The main differences which emerged between Edinburgh and the rest of Scotland were Edinburgh's more diverse occupational structure (and a higher proportion of middle class people than other Scottish cities) and the fact that the city set rates which were low in 1914 and remained relatively stable over the inter war period. At the same time rates in other Scottish cities, especially Glasgow, increased sharply. The level of rates in Edinburgh was dependent on political decisions made by Councillors and officials of Edinburgh Corporation about municipal expenditure.

This chapter will focus on these two differences more closely. Chapter 6 has established that access to owner occupation was class related, so Section 2 of the present chapter will examine the class structure of Edinburgh to see if the city's relatively high proportion of middle class workers can in itself provide an explanation for the growth of owner occupation in the city. Information in Chapter 4 has shown that there was considerably more private sector

building for owner occupation in Edinburgh than in Glasgow between 1918 and 1939, in spite of the fact that Glasgow's population was more than twice that of Edinburgh in this period (Table 4.5). For this higher rate of building to be a reflection of class related demand, the population of Edinburgh in the inter war period would need to have included larger absolute numbers in the classes from which the main demand for owner occupation was known to come than the population of Glasgow. These classes were mainly white collar and, to a lesser extent, skilled manual workers. If this was not found to be the case, other explanations must be sought. Section 3 of this chapter will provide an alternative explanation by focusing on the priorities of key officials of Edinburgh Corporation and examining the extent to which political decisions made by the Corporation influenced the growth of both owner occupation and building for the private rented sector.

## SECTION 2 THE CLASS STRUCTURE OF EDINBURGH

### 2.1 Assumptions Made about Tenure Differences Between Edinburgh and Glasgow

The review of the literature on housing in Scotland has shown that assumptions have been made about tenure differences between Edinburgh and Glasgow in the inter war period. These were supposedly related to the higher percentages of middle class and professional people in Edinburgh (Keir, 1966; Richardson et al, 1975; Butt, 1983). Indeed a chapter by Butt, the only work to compare housing development in the four Scottish cities between 1900 and



1950, views housing development in Edinburgh as simply an aberration from the Scottish norm, resulting from the fact that the Capital had a more favourable economic structure. He writes:

As might be expected, Edinburgh's housing problem attacked the public conscience less stridently after 1919 than in any of the other cities. Undoubtedly, there were many inhabitants poorly housed, but because of the more favourable economic structure of the city and its region the private housing market revived in the 1920s and 1930s more vibrantly than elsewhere... Representative of the major difference between Edinburgh and the other cities was the interest in the subsidy to private housing under the 1923 Act: 2,000 houses were built with grants of up to £70 each in the early years of this scheme. (Butt, 1983, p.255)

Butt obtained this information on Edinburgh from the Third Statistical Account of Scotland (Keir, 1966), the relevant part of which is as follows:

Under the Housing Act of 1923 houses for sale which conformed with Government standards of space and design received a grant of up to £70 each. In Edinburgh alone, 2,000 houses were built in the brief period before a change of Government abolished the scheme. (Keir, 1966, p.373)

Research for this thesis has cast doubt on this source and certainly this information is inaccurate on several counts. First, the subsidy provisions of the 1923 Act were available not for a brief period until a change of Government but were maintained alongside the 1924 Act until the phasing out of all subsidies after 1933. Second, the grants which were provided under this Act in Edinburgh were up to a maximum of £150 each. Third, 5,085 houses were built by the private sector in Edinburgh under the subsidy provisions of this Act between 1923 and 1933. Also the phrase "in Edinburgh alone"

does not mean, as Butt seems to infer, that houses under the subsidy provisions of this Act were only built in Edinburgh. It is therefore misleading when he implies that the (supposed) building of 2,000 houses in Edinburgh under this Act was "representative of the major difference between Edinburgh and the other cities".

Glasgow Corporation also subsidised building by the private sector under the 1923 Act and 2,895 houses were produced by this means in Glasgow. Indeed it is relevant to note here (although this fact is not mentioned by Butt) that Glasgow Corporation went on to subsidise the building of considerably more houses for the private rented sector than Edinburgh under the 1924 Housing Act by providing assistance for the construction of 7,378 houses, compared to Edinburgh Corporation's total of 571. It is significant that the quote from Butt is prefaced by the remark "As might be expected". Because the Scottish housing literature expects Edinburgh to be different, and has some preconceptions about why this might be so, it does not attempt to consider why Edinburgh developed in a different way from Glasgow nor to analyse exactly how, and why, tenure differences arose.

## 2.2 The Number of Private Sector Houses Built in Edinburgh and Glasgow Related to the Number of White Collar Workers

Information on the total numbers of houses built in Edinburgh and Glasgow between the wars has indicated that in spite of the population of Edinburgh being only 40% that of Glasgow, 28,708 houses were built in Edinburgh by private



enterprise in this period compared to 19,769 in Glasgow (Table 4.5). Although it is not possible to differentiate accurately between houses built for renting and those for owner occupation in these totals it is known that the majority of unsubsidised houses were for home ownership. Since this was the case it is significant that the main difference in output between the two cities was in the unsubsidised sector, where nearly twice as many houses were built in Edinburgh, that is 17,237 houses to Glasgow's 8,922. In order to establish whether this imbalance resulted from class related demand it was decided to put these relative housing outputs into a class context.

The analysis of the empirical data in Chapter 6 of this thesis has indicated that the main demand for owner occupation in the inter war period came from white collar workers, with substantial percentages of skilled and semi-skilled workers appearing only in class breakdowns for the cheaper housing, which was a relatively small sector of the owner occupied market. Because it was frequently impossible when using 1931 census data to decide whether manual workers were skilled, semi-skilled or unskilled, it was decided to compare data on the four occupational groups which consisted almost entirely of non manual workers. Census data has confirmed that between 1921 and 1951 there were higher proportions in all the white collar occupational groups in Edinburgh than there were in Glasgow. Since it is usually relative percentages which are included in tables which compare the class structure of the two cities (Richardson et al., 1975, p.18) findings like this have given Edinburgh the

reputation of being the more middle class city, which in relative terms is true.

However since it was the total numbers of houses built by the private sector which were being compared it was decided to relate this to total numbers in these occupations in the two cities. It was decided to include only male workers in this comparison since males were more likely to be the main earners in the classes tabulated. This was also done in order to make the results comparable with data in Table 9.2 below which is based on a study comparing incomes in British cities in 1934. Table 9.1 reveals that from 1921 until 1951, although the proportions of males in the white collar classes were higher in Edinburgh, there were higher total numbers of males in Glasgow in white collar occupations, that is in the professional, administrative, managerial and clerical classes. In 1921 the total numbers in these occupational groups in Glasgow was 168.4% that of Edinburgh, in 1931 (when building for the private sector was accelerating) the Glasgow figure was 195.2% that of Edinburgh and in 1951 it was 180.7%.



Table 9.1: Male Professional, Administrative, Commercial and Clerical Workers in Edinburgh and Glasgow in 1921, 1931 and 1951

1921	Edinburgh		Glasgow	
	Total No.	Percentage of all men	Total No.	Percentage of all men
Professions	8,241	6.1	8,321	2.4
Administration	7,481	5.5	7,941	2.3
Commercial	14,795	11.0	30,379	8.7
Clerical	7,779	5.8	17,821	5.1
Total	38,296	28.4	64,462	18.5

Source: 1921 census, Table C, Principal occupations

1931	Edinburgh		Glasgow	
	Total No.	Percentage of all men	Total No.	Percentage of all men
Professions	6,979	5.1	9,502	2.7
Administration	3,529	2.6	4,053	1.1
Commercial	18,037	13.2	41,607	11.8
Clerical	10,444	7.6	22,888	6.5
Total	38,989	28.5	78,050	22.1

Source: 1931 census, Table B, Principal occupation orders

1951	Edinburgh		Glasgow	
	Total No.	Percentage of all men	Total No.	Percentage of all men
Professions	9,577	6.8	16,665	4.9
Administration	4,281	3.0	5,745	1.7
Commercial	15,744	11.2	30,048	8.8
Clerical	10,232	7.2	19,524	5.7
Total	39,834	28.2	71,982	21.1

Source: 1951 census, Table B, Principal occupation orders

When the male professional class alone is considered, this fell by 15.3% in Edinburgh between 1921 and 1931. At the same period in Glasgow the number of males in the professions rose by 14.2%. Over the period 1921-1951 the numbers of males in the professions in Edinburgh only rose by 1,336 (16.2%). However in Glasgow for the same period the increase was 8,344 (100.2%). Thus, although it is usually assumed that the differential tenure development in Edinburgh in this period was due to class related demand, this data suggests that this is not an adequate explanation.

The census findings are supported by a 1934 analysis of families in British cities into "social grades" as defined by the income of the main earner (Harrison and Mitchell, 1936,p.71). Grade A included families whose income was more than £10 per week, Grade B families had less than £10 but more than £4 per week and Grade C families less than £4 per week.

Table 9.2 : An analysis of British families (1934) into social grades

Area	Grade A		Grade B		Grade C	
	No.	%	No.	%	No.	%
Britain	616,700	5.3	2,511,800	21.3	8,642,700	73.4
Scotland	40,500	3.4	259,900	21.8	891,800	74.8
Edinburgh	8,000	7.0	33,400	29.0	73,700	64.0
Glasgow	5,400	2.0	72,200	27.0	190,000	71.0

Source: Harrison and Mitchell (1936), p.71

At this time £4 was usually accepted as the minimum weekly income which made owner occupation a possibility, although evidence to the Departmental Committee on Valuation for



Rates revealed that in 1939 the minimum average weekly income necessary to comply with Building Society status requirements for buying a house costing £500-£600 was only £3.8s.9d (Swennarton and Taylor, 1985, p.385).

This analysis, which was carried out for market research purposes, was based on 1931 census data and showed that if the minimum income necessary for house purchase was taken to be £4 then a total of 41,000 families in Edinburgh and 77,600 in Glasgow came into this category. Although Edinburgh had higher percentages of families in both Grades A and B, and higher total numbers in the top earning Grade A category, Glasgow's larger population meant that this city had higher absolute numbers of those whose incomes were in excess of £4 a week and who therefore were within reach of owner occupation. This is confirming evidence that lower absolute numbers of houses built for the private sector in this period in Glasgow cannot be explained solely by a lack of class related demand in this city, but requires further investigation.

Information analysed in earlier chapters of this thesis has suggested that the role played by Edinburgh Corporation was important in the differential tenure development in Edinburgh in the inter war period and this will now be explored in greater depth.

## SECTION 3 EDINBURGH CORPORATION AND THE GROWTH OF OWNER OCCUPATION

### 3.1 Introduction

The main argument in this section of the chapter will be that housing development in Edinburgh at this time was strongly influenced by the role played by Edinburgh Corporation, not only in controlling the supply of council housing but also in assisting building by the private sector. This was done by granting subsidies or providing loans for building and also by feuing land owned by the Corporation to developers on favourable terms. The legislation that affected private sector building between the wars has been discussed in Chapter 4. The political background to housing provision in Edinburgh, including the information that the role which officials like the Town Clerk and the City Chamberlain played was particularly significant in the city, has been a focus of Chapter 5.

The current chapter will use surviving primary source material from Edinburgh City Archives to show that the attitudes of key officials concerned with housing was that building for owner occupation and private renting should be a priority, with council house building for general needs minimised. This was so the city's rates could be kept at a low level and rate payers saved the expense of building and maintaining municipal houses. It was also claimed that this was necessary to avoid making building costs generally more expensive by entering into undue competition with the private sector for labour and materials (ECA Q 2/4, March



1925). Maintaining a low level of rates was seen as important in preserving the relatively successful industrial structure of Edinburgh. Indeed the low rates in Edinburgh were emphasised in publications which aimed to attract new industry to the area (Stephenson, 1921). Although the role played by local authorities in subsidising the building of council housing in this period has been covered in the housing literature (Daunton, 1984; Darke in Lowe and Hughes, 1991) the influence of local government on the development of the private sector has been relatively ignored.

### 3.2 The Attitude of Officials in Edinburgh Towards Private Sector Provision

This section will look in more detail at the way in which central government legislation was interpreted by the officials and elected members of Edinburgh Corporation. Pahl (1975, p.207) has emphasised that it is important to study the role of "urban managers" in order to understand the rationale behind their decisions. The development of municipal bureaucracies in Britain throughout the twentieth century had apparently diminished the executive role of councillors and increased the power of permanent officials such as the Town Clerk or City Chamberlain in determining longer-term strategies:

Earlier, councillors had tended to have an executive role as well as formulating policy; as the century drew to a close, not only did permanent officials take over the executive duties, but they also had an increasing influence on policy. This trend was reinforced by a second, the reduction in the autonomy of local government by the need to follow central directives and to meet minimum standards. (Daunton, 1987, p.35)

Pahl's theory was criticised because it was descriptive rather than analytic and failed to provide theoretically rigorous criteria to assess the relative significance of different types of managers (Norman, 1975). Another criticism was that it failed to consider fully the organisational constraints under which such managers worked (Harloe et al., 1974). Although Pahl's reformulated theory of urban managerialism, which looked at one set of these managers as playing "*crucial mediating roles* between the state and the private sector and between central state authority and the local population" (Pahl, 1977, p.55), might seem to throw some light on the expressed attitudes of important officials of Edinburgh Corporation, it is not proposed to enter into a theoretical discussion on the role of the local state at this point.

Information obtained from contemporary reports in the city archives provides insufficient evidence to support a theoretical analysis either of the way in which individual officials of Edinburgh Corporation influenced policy decisions or indeed how they controlled access to rented housing. To study these aspects in sufficient depth would require more information about the role of such "urban managers" not only in Edinburgh but also in other local authorities with different tenure development; it would be particularly important to examine the roles of officials and councillors in Glasgow. More information about the way in which the Board/Department of Health, which had overall control of the housing functions of local authorities, used their powers would also be necessary and it is unfortunate



that much of the correspondence between this body and Edinburgh Corporation is missing. It is proposed here only to consider the (expressed) ideology behind some of the decisions of important officials of Edinburgh Corporation and examine how these decisions have affected various aspects of tenure development in the city.

Evidence exists which indicates that the period before 1918, when the housing market in Edinburgh was dominated by private enterprise, was regarded by Edinburgh Corporation officials as a golden age of housing provision. The attitude of the City Chamberlain to the "advantages" of the provision of houses by private enterprise was expressed forcibly in a report of 1925 (ECA Q 2/4, March 1925). He claimed that the popular idea that private enterprise failed to meet the pre-war housing demand in Edinburgh was erroneous. Indeed, as 1911 census figures revealed, when private enterprise alone was operating, there was an (effective) surplus of 4,000 inhabitable houses. The report claimed that this surplus, which had discouraged new housing starts before the war, was taken up during and immediately after the war at a period when private enterprise was not able to build. The inability of private firms to resume building was not only because of the excessively high prices which prevailed until 1923, but also, in the opinion of the City Chamberlain, because of:

...the fact that the wave of sentiment which passed over the country immediately after the close of the War resulted in some undue estimates of the State's obligation with regard to housing. (ECA Q 2/4, Rpt. CC, March 1925)

Officials of Edinburgh Corporation expected that the high post war building costs, which had made local authority building necessary, would be over in seven years and that private enterprise could again emerge as the main provider of housing. Indeed it was seen as important that the local authority in Edinburgh should not, through competition resulting from "undue" council building, raise the prices of building materials and labour and thus damage the market for private enterprise building:

From every point of view, social, moral and political, there is no doubt of the advantages accruing from having numerous owner occupiers in a city. Greater interest is taken in preventing damage to the fabric of the houses; there is a direct influence towards general stability and the observance of law and order, and there is not the undesirable political pressure which will result from large Schemes where the tenants are all grouped together in houses under the ownership of the Municipality...[The City Chamberlain] is also of opinion that in the best interests of the whole community it is undesirable that the Corporation should enter the market for housing labour and material in such a way as to raise the market against the enterprise of private persons. (ECA Q 2/4, Rpt.CC, 3/1925)

It was suggested that after this seven year period the Corporation should change the emphasis from providing houses which were to meet the estimated absolute shortage, and that this should be left to private enterprise. The Corporation should then rather aim to "meet the needs of the insanitary areas". This would be done by building cheaper houses, as was currently being done at Lochend under the 1923 Act slum clearance legislation. Such houses would engage a greater percentage of unskilled labour, and this would have the double advantage of helping the unemployed and leaving building by private enterprise relatively unaffected, since there would not be competition for the same labour force.



Building was deliberately planned to be slow. It was suggested that "steady progress" in clearing the slums would be more efficient than "diffusion of energy over a great number of schemes". Indeed the City Chamberlain suggested that no more than 300 new houses for slum clearance, plus 50 reconstructed houses, should be provided over each year of a 10 year period, as the interests of Edinburgh rate payers must be safeguarded:

It is necessary...to correlate the activities of the Corporation's Housing Department with the ability of the rate payers to meet the corresponding expenditure...Only by this means is the interest of the ratepayer as an individual - whether he be an industrialist, a merchant, or a professional man - preserved, or at least interfered with to the smallest possible extent. (ECA Q 2/4, Rpt.CC, 3/1925)

Edinburgh had built 3,136 houses under the slum clearance provisions of the 1923 Act compared to Glasgow's total of 6,546 under this Act (Table 9.3). Figures on building under the Housing Acts of 1930-1938 indicate that in Edinburgh 3,395 houses were built for slum clearance and improvement. Glasgow Corporation built 17,822 houses under the Acts of 1930-1938, 4,063 of which were in Ordinary schemes for general needs housing, 5,546 in Intermediate (that is lower rent general needs) housing schemes, and 8,213 in rehousing schemes (GCR 1919-1947).

The question of the relative performance of the local authorities in clearing slums in Edinburgh and Glasgow is interesting. Although Damer claimed that Glasgow Corporation "seized every initiative in its slum clearance programme, and can truly claim to be a national pioneer of rehousing schemes" (Damer, 1991, p.14) the facts reveal that

although Glasgow built a total of more houses for slum clearance than Edinburgh, when their relative populations were taken into consideration Edinburgh built more slum clearance housing, at 14.8 houses per thousand of population, than Glasgow's 13.6 per thousand. The major difference in the housing output of the two cities came in the provision of general needs housing. Damer has confirmed that the intermediate category of housing in Glasgow was "aimed at the mass of ordinary workers in Glasgow" (Damer, 1991, p.19) and came midway between the low rents of designated slum clearance areas and the higher rents of ordinary schemes, which were largely inhabited in Glasgow, as in Edinburgh, by white collar workers and skilled artisans.

When Intermediate housing is included with Ordinary housing in the category of "general needs" it can be seen that Glasgow's deserved reputation for generous council house provision is based on the high relative provision of general needs and not slum clearance housing. As Chapter 4 has indicated, Edinburgh demolished relatively more substandard housing per head of population than Glasgow and, as Table 9.4 will reveal, also built proportionally more slum clearance housing under improvement and reconstruction schemes. In Edinburgh the provision of slum clearance, rather than general needs, housing was seen as an appropriate form of building by the local authority.



Table 9.3: Glasgow and Edinburgh general needs council house building per thousand of population at 1931 census figures

	Glasgow 1919-1947	Per 1,000 population	Edinburgh 1919-1939	Per 1,000 population
1919 Act	4,690	4.3	1,294	2.9
1923 Act	2,052	1.9	18	0.04
1924 Act	21,586	19.8	6,396	14.6
1930-35 Acts	3,829	3.5	-	-
1938 Act	5,780	5.3	-	-
Total	37,937	34.8	7,708	17.5

Source: Glasgow figures from GCR, 1919-1947; Edinburgh figures from Housing Returns, August 1939 (ECA Q 27/5)

Table 9.4: Glasgow and Edinburgh council house building for slum clearance/rehousing per thousand population at 1931 census figures

	Glasgow 1919-1947	Per 1,000 population	Edinburgh 1919-1939	Per 1,000 population
1923 Act	6,546	6.0	3,136	7.1
1930-35 Acts	8,001	7.4	2,726	6.2
1938 Act	212	0.2	669	1.5
Total	14,759	13.6	6,531	14.8

Source: Glasgow figures from GCR, 1919-1947; Edinburgh figures from Housing Returns August 1939 (ECA Q 27/5)

In Table 9.3 Edinburgh figures are for 1918-1939 and Glasgow figures are for the longer period 1919-1947. The total populations in Edinburgh and Glasgow in the 1931 census, which is used as a basis for these calculations, were respectively 439,010 and 1,088,461.

Table 9.4 shows that in spite of a high rate of building by Glasgow Corporation the percentage total housing output in

the inter war period, when related to the size of the population, was lower in Glasgow than in Edinburgh. These figures are from 1918-1939 for both cities:

Table 9.5: Percentage housing output of Edinburgh and Glasgow 1918-1939 per total population of each city (1931 census figures)

	Local Authority	Subsidised Private Sector	Unsubsidised Private Sector	Total
Edinburgh	3.4	2.6	3.9	9.9
Glasgow	4.9	1.0	0.8	6.7

Source: 1931 census, EC Accounts of the Corporation 1940, GC Review

This section has established that officials of Edinburgh Corporation opposed large scale general needs council provision and supported building by private enterprise. As well as building for owner occupation it was also considered preferable that the private sector would resume the provision of general needs rented housing for the working classes, leaving the Corporation to their "real task" of providing only for the poorer classes (ECA Q 2/4, Rpt.CC, 3/1925). The ways in which Edinburgh Corporation attempted to maximise private sector provision will now be considered.

### 3.3 How Edinburgh Corporation Supported the Growth of Private Sector Housing

The part played by Edinburgh Corporation in enabling and encouraging the high levels of home ownership and new build private renting in the city was carried out in several ways. The selling of council houses built under the 1919 and 1924



Acts has already been examined in Chapters 7 and 8. It has been established that this was a supply side decision and was not a response to the desire of tenants to own their homes. Other ways in which Edinburgh Corporation attempted to increase the supply of housing by the private sector were:

- (i) Building local authority housing specifically for owner occupation
- (ii) Providing subsidies and loans to those constructing houses at favourable rates of interest under the 1923 Housing Act
- (iii) Subsidising private sector building for renting after the subsidy provision of the 1924 Act had been withdrawn.

Methods by which Edinburgh Corporation attempted to increase demand for owner occupation were:

- (i) Providing funding to would-be owner occupiers under the Small Dwellings Acquisition Act at lower rates of interest than building societies and other Scottish local authorities
- (ii) Keeping rates, and especially owners' rates, low.

(i) Building Local Authority Housing Specifically for Owner Occupation

The Annual Report of the Scottish Health Board for 1927 refers to the promotion of schemes by several local authorities where the houses were primarily intended for sale "to people intending to live in them":

Provided a local authority before commencing have good reason for thinking that there is a demand from the proper class of person, proposals on these grounds have our approval. When completed the houses are usually sold at cost price, less the amount of such grant as the local authority may be offering for the assistance of private building...The local authority are out of pocket only for their share (if any) of the grant, they are quit of the onus of ownership and, as they are not piling up capital indebtedness, they can continue building, thereby reducing their housing shortage so long as the demand lasts. (SBH, 9th Rpt. 1927, Cmd.3112, p.37)

Glasgow Corporation's "Review of Operations", 1919-1927 confirms that by 30th September 1927 a total of 546 houses had been completed or were in the course of erection. In Edinburgh there was a similar "Community" scheme, also under the provisions of the Housing, etc., Act, which provided 387 houses for owner occupation under the Community Scheme and 73 under a General Scheme.

The Edinburgh Community scheme was prepared in 1923 and was "calculated to save expense by reducing to a minimum legal, architects' and surveyors' fees" (ECA, HTP Box 6 248/1, 28/7/1923). A lump sum subsidy of £125 was payable under the 1923 Housing Act for these houses, which were of 5 apartments. The prospective purchaser had to find a deposit of around £70 and Edinburgh Corporation was to advance the



remainder. 200 people attended an initial meeting to discuss the scheme "most of whom are eager to obtain houses on these terms" (ECA, HTP Box 6 248/1, 28/7/1923).

The table below compares the class structure of the owners of houses built under the home ownership scheme at Bangholm, with Orchard, which was built by private enterprise from 1927 onwards and had a similar average GAV. Each scheme is examined for two dates.

	1923	1927	1928	1929
Class 1	10	10	10	10
Class 2	10	10	10	10
Class 3	10	10	10	10
Class 4	10	10	10	10
Class 5	10	10	10	10
Class 6	10	10	10	10
Class 7	10	10	10	10
Class 8	10	10	10	10
Class 9	10	10	10	10
Class 10	10	10	10	10
All classes	100	100	100	100

Table 9.6: A comparison of first owners and owners in 1939 at Bangholm and Orchard (figures are percentages unless otherwise stated)

	Bangholm		Orchard	
	1926/27	1939/40	1928/29	1939/40
Number	72	72	194	194
Average GAV	£34.12s	£34.12s	£35.12s	£35.12s
Women	7.0	6.9	16.5	22.2
Retired men	0	0	0	1.5
Men/no info.	1.4	1.4	1.6	2.1
Occ.info. on	91.7	91.7	82.0	74.2
Total	100.1	100	100.1	100
Class 1	7.6	6.1	7.5	6.9
Class 2	34.8	34.8	20.8	18.8
Class 3nm	36.4	39.4	35.8	40.3
<u>All Non manual</u>	<u>78.8</u>	<u>80.3</u>	<u>64.1</u>	<u>66.0</u>
Class 3m	21.2	18.2	29.6	27.8
Class 4	0	1.5	6.3	6.3
Class 5	0	0	0	0
<u>All manual</u>	<u>21.2</u>	<u>19.7</u>	<u>35.9</u>	<u>34.1</u>
All classes	100	100	100	100

Source: Valuation rolls Ward 8 and Ward 19

It is apparent from this analysis that both schemes have roughly the same percentages in classes 1 and 3nm but that Bangholm has a particularly high proportion of class 2 (shopkeepers and managers) and a relatively low proportion of classes 3m and 4 (skilled and semi skilled manual workers). This gives the area a higher overall proportion of white collar workers than Orchard. It is interesting that the houses at Bangholm had a similar class structure to



the three main 1919 Act Council areas at this time, although again Bangholm had a higher proportion of Class 2 workers within the overall white collar figure. There is no obvious explanation why Bangholm should have had more white collar workers in its class structure than Orchard. Register of Sasines information on a sample of 30 properties at Orchard show that 9 were bought with the help of loans from Edinburgh Corporation under the Small Dwellings Acquisition Act and all these purchasers paid deposits of between £150 and £200, which were considerably larger than the £70 deposits paid by the Bangholm owners. It is possible that class differences in the two schemes may have been caused by the way in which Edinburgh Corporation selected candidates for its house purchase schemes.

Interest rates on "Community houses" were even lower than those charged by Edinburgh Corporation for other housing, although evidence has shown that the class structure of purchasers of houses in these schemes included a high proportion of white collar workers who probably did not need low rates of interest in order to afford owner occupation. For example when the rate of interest charged on 1923 Act loans was raised to 5% in October 1926, the rate paid by those purchasing Community houses was maintained at 4.5%. Glasgow also charged relatively low rates of interest on its Community Scheme houses. However since both cities were providing houses under these schemes, this initiative does not reveal any particular orientation by Edinburgh Corporation towards owner occupation. The next method which the Corporation used for encouraging owner occupation was

more significant in contributing to the different tenure development of the two cities.

(ii) Providing Subsidies and Loans at Favourable Rates of Interest under the 1923 Housing Act

Edinburgh Corporation provided loans for building houses under this Act at lower rates of interest than other local authorities. The Secretary of State for Scotland, by the Small Dwellings Acquisition (Rate of Interest) (Scotland) Order, 1923, fixed the rate of interest to be charged on loans granted by local authorities for housing purposes at 5% on 17th October 1923. Edinburgh Corporation immediately applied for permission to reduce this rate, and the Secretary of State agreed that the new rate of interest to be charged by the City of Edinburgh should be fixed at 4.5% from 17th January 1924. At this time Edinburgh Corporation was paying an average rate of 4.29% interest on the stock, mortgages and temporary loans through which it borrowed money to build housing. There is evidence that interest rates paid on housing loans in other Scottish and English cities at this time were higher than those in Edinburgh. While this city was charging 4.5%, the average rate of interest by local authorities in Britain was 5% (Bellman, 1949, Appendix IV). Of the other Scottish cities, Aberdeen and Dundee charged 5% for all purposes and Glasgow charged 5% for loans both under the Housing Act 1923 and the Small Dwellings Acquisition Act (TC Min., 7/10/1924).

The 1923 Housing Act was intended to reduce the post war housing crisis by using private enterprise to build houses



rather than the local authorities. The reluctance of the Conservative Government to sanction the provision of mass social housing was indicated by the fact that the building by local authorities was only approved if the Scottish Board of Health agreed that this was "more appropriate" than private enterprise building. The 1923 Act has consequently been described as:

dismally inappropriate for Scotland where the building industry was so very much weaker, and, with close to half the population still confined in the single room or the room-and-kitchen, the need for houses so much greater. (Gibson, 1985, pp.69-70)

This was a British Bill, and the Parliamentary Secretary for Health at the Scottish Office, who gave the winding up speech "did not conceal his view that Scotland had been badly treated" (Gibson, 1985, pp.69-70). However it is significant that the provision that building under this Act should be by private enterprise was welcomed by Edinburgh Corporation:

No objection need to be taken to this policy since the general feeling is that the sooner that private enterprise can, as in the pre-war days, supply the housing needs of the Community the better. (ECA Q 2/1, Rpt.TC, 1/5/1923)

A further reason why Edinburgh Corporation supported the concept of building by the private sector under this Act was that it meant that land which had been acquired under previous schemes and not yet used could now be made available to private enterprise. The sale of the land would then be credited to the 1919 Act account.

(iii) Providing Loans and Favourable Feuing Terms for the Building of Houses by the Private Sector for Renting once Subsidies had been withdrawn

Edinburgh Corporation controlled large land holdings throughout the inter war period and was prepared to release some of this for private sector building:

...private builders...were unable to obtain sites because all the available land within convenient distance of the city was controlled by the Corporation or was under feuing restrictions. It was for this reason that the Corporation was approached to release land. In the 1920s the Corporation had permitted small-scale feuing...from 1931 there were enquiries for blocks of land sufficient for as many as 500 houses. (Smith, 1964, pp.307-8)

Land which was not owned by the Corporation was held in large tracts by "landed proprietors, trusts, estate companies or the major local builders" (Smith, 1964, p.307). Feuing restrictions controlled the development process. Such restrictions ensured that the main emphasis was on the building of medium cost houses for owner occupation since this type of development both enhanced the value of a feu superior's adjacent land holdings and, as a profitable form of development, was an insurance for the payment of feu duties to the Superior. Indeed evidence by the City Architect, quoted in the Conclusion to Chapter 6, has indicated that houses costing £600 were the most popular properties being built at this time. Smith has claimed that the result of this feuing restriction was that a gap in provision existed between council housing and houses built for owner occupation (Smith, 1964, p.307). Edinburgh Corporation considered that this gap should be filled by



private sector rented housing. In order to encourage the development of this tenure the Corporation were willing to lay streets, main sewers and mains services at their own expense. They also provided loans of up to 75% of the value of the houses. In return, the developers who built under these arrangements had to comply with limits on the rents that they could charge:

On balance this strategy represented an effective attempt by the local authority to reduce the scale of general needs demand on the local authority sector from the better paid "aristocracy of labour". (Gordon, 1986)

It is significant that financial aid to builders who were willing to provide houses for the private rented sector was continued in Edinburgh, but not in Glasgow, from 1934 onwards after the subsidy provisions of the 1923 and 1924 Acts had expired. Edinburgh Corporation proposed the following scheme to the Department of Health in October 1933 (ECA Min.TC, 9/10/1933):

- (a) The Corporation will guarantee building society loans in excess of the usual amount on the footing that the Corporation's share of the risk on such guarantees is limited to one third
- (b) A subsidy of £15 per house for houses built for letting to be paid
- (c) Available land belonging to the Corporation to be feued to developers on favourable terms.

The Department of Health refused to sanction the scheme on the grounds that they were "not satisfied that the need for

dwelling houses can be met only if assistance to private enterprise is forthcoming, and accordingly they are not prepared to approve of the Corporation's scheme" (ECA Min.TC, 14/2/1934). They suggested that instead of a grant of £15 per house the Corporation should offer builders a loan of £15, to be repaid after any loan obtained by them from the building societies and certainly within a period of 30 years, and that the loan should bear interest at 2.5% (ECA Min.TC, 19/2/1934). The Department suggested that the Corporation should call a conference with local builders, representatives of local building societies and others to explain the provisions of the Act:

...if houses in sufficient numbers and of suitable types are provided by private enterprise for letting to the working classes, the Local Authority will be able to confine their efforts to the rehousing of persons dispossessed from uninhabitable houses. The circular further suggests that if the Local Authority have in their possession any land which may be surplus to requirements they will make it available on suitable terms to private enterprise, subject to the requirements of section 45 of the Housing Act 1925. (ECA Min.TC, 9/10/1933)

This scheme provided insufficient incentive for builders to construct houses. The minutes of the Treasurer's Committee Property Sub Committee of 11th September 1934 indicate that although the Department of Health had anticipated that 750 houses would have been erected under this provision, applications for only 240 houses had been received. Edinburgh Corporation then submitted an amended scheme whereby builders could obtain loans of 80-90% of the estimated value of the houses being built from the Corporation rather than building societies. This scheme was opposed by the Labour Councillors on the Treasurer's



Committee, who felt that houses should be built by the council and not by private enterprise. 3,424 (65.8%) of the 5,207 houses eventually produced under this scheme in Edinburgh were built by Mactaggart and Mickel, who moved their building for the private rented sector from Glasgow to Edinburgh to take advantage of the more favourable financial climate for this sector in Edinburgh. Data on schemes built under this arrangement at Carricknowe and Pilton has been analysed in Chapter 6.

Actions by Edinburgh Corporation to encourage individuals to purchase houses are discussed below. It is suggested that by providing a climate favourable to owner occupation they affected not only subsidised private sector building but also the rate of unsubsidised building. This was the area where Edinburgh and Glasgow showed the greatest difference in tenure development.

(i) Providing Loans Under the Small Dwellings Acquisition Act at Low Rates of Interest

Edinburgh Corporation encouraged the development of owner occupation by providing loans for house purchase under the Small Dwellings Acquisition Act at lower rates of interest than those which could be obtained from building societies. The unusually low interest rates charged by Edinburgh Corporation were resented by local building societies, who claimed that this constituted unfair competition. A representative of the nine major Edinburgh societies wrote to the Town Clerk in February 1925 protesting that at 4.5% the current rates of interest charged in Edinburgh under the

Small Dwellings Acquisition Act and the Housing, etc., Act 1923 were lower than the general rates prevailing in the district for heritable loans, and that the effect of this has been "materially to restrict the amount of business done by the societies, some of whom are experiencing difficulty in finding an outlet for their funds". The building societies' spokesman goes on:

From enquiries which have been made on behalf of the societies, it appears that out of twenty four of the principal English cities, eight are not granting loans under the Acts referred to, two are operating through the local Building Societies by guaranteeing the excess margin, and of the remaining fourteen Corporations which are granting loans under the Acts, several are confining their advances to new construction. In no case is the rate of interest charged less than 5%, and several Corporations are charging higher rates. (ECA H Box 2 218/1, 6/2/1925)

The general building society rates of interest for new building society mortgages in this period was 5.5%.

The rate of interest in Edinburgh on houses purchased through the Small Dwellings Acquisition Act remained at 4.5% until it was raised to 5% on 15th May 1926. The rate of interest which the Corporation was then paying on the money which it borrowed for housing loans was 4.5%. At this time the average rate for SDAA loans was 5.25% and new borrowers from building societies were paying 5.5% (Bellman, 1949, Appendix IV). Edinburgh Corporation, although obviously raising their rates of interest to retain the differential between the money which the Corporation borrowed and the money that it lent, claimed that this was being done because people who could have afforded to borrow for house purchase



from a building society were taking advantage of this scheme and the Corporation were powerless to stop this practice:

While the scheme was intended to assist persons who could not otherwise have raised sufficient funds to acquire their houses, the Corporation are aware that the scheme is taken advantage of by a number of people who are in a position to finance their transactions through the ordinary channels but who choose the Corporation's scheme solely on account of the low rate of interest. In practice it is found impossible to differentiate between applicants. (ECA H Box 2 218/1, 1/4/1926, letter from TC to USSS)

If the Corporation had any real concern in limiting loans to those who could only have afforded house purchase because of the favourable interest rates under the Small Dwellings Acquisition Act, it would presumably have asked for details of income on the loan application form. In fact a copy of this form in Edinburgh City Archives showed that the only information required was name, address and details of the property for which the loan was requested (ECA H Box 2 218-1). No information about occupation or income was requested and it is apparent that the aim of the Corporation was not to lend money under this Act to those who could only afford owner occupation this way but was simply to maximise the growth of this tenure. By January 1933, 1099 house purchases had been funded by this Act, and the Treasurer's Committee Properties Sub Committee was beginning to question whether it was necessary for further loans to be made because favourable terms were now obtainable from local building societies:

...with the fall in interest rates Building Societies are able to give very reasonable terms. For example, in a prospectus which I inspected recently for a loan of £585 (purchase price £650), the repayment terms were at the rate of 18s.4d per

week for a period of 21 years. (ECA, Min.TCPLSC to TC from CC, 17/1/1933)

It was decided that the SDAA scheme should be retained but that no encouragement should be given to borrowers to take advantage of this "in view of the fact that, at the present time, facilities are being provided by the Building Societies on not less favourable terms" (ECA Min.TCPLSC to TC from CC, 17/1/1933). Consequently in March 1934 SDAA loans from Edinburgh Corporation were fixed at 4% (ECA Min.TCPSC, 26/3/1934) and in October of the same year the rate of interest on the loans was reduced from 4% to 3.75%; this was equivalent to the average British loan rate for SDAA loans. At the same time building societies were charging from 5-5.5% to new borrowers (Bellman, 1949, Appendix IV).

Figures in Table 9.7 show advances made under this Act for Scotland and the main Scottish cities up to the end of 1938.

Table 9.7: Advances made under the Small Dwelling Acquisition Act up to 31st December 1938

	No. of Houses	No. per 1,000 Population	Total Advanced	Average Advance
Scotland	3,605	0.7	£1,759,832	£488
Edinburgh	1,926	4.4	£854,106	£443
Glasgow	662	0.6	£354,525	£536
Aberdeen	161	1.0	£78,456	£487
Dundee	70	0.4	£34,730	£496

Source: SRO DD6/230



These figures show that loans made under the Small Dwellings Acquisition Act by Edinburgh Corporation not only made up 53.4% of the total loans provided in Scotland but also nearly three times as many loans as the next city, Glasgow. Information detailed above has confirmed that this did not happen because of a spontaneous higher demand for owner occupation in Edinburgh, but because Edinburgh Corporation had a policy of encouraging people to purchase houses by providing loans under this Act which were at lower rates of interest than could be obtained from local building societies. The reason why the average advance under this Act was lower in Edinburgh than in the rest of Scotland is unknown.

(ii) Keeping Rates, and particularly Owner's Rates, low

The differences between the Scottish and English rating systems and the influence this had on the provision of houses for the private sector has been detailed in Chapter 3. It is significant for the growth of owner occupation in Edinburgh that owners' rates in this city were lower than in the other Scottish cities in the inter war period. This was because although the proportion of owners' to occupiers' rates was similar at roughly 35:65 in Edinburgh, Aberdeen and Dundee, rates in Edinburgh were characteristically lower than the other two cities. Rates in Glasgow were not only higher than in Edinburgh, Aberdeen or Dundee but the proportion of owners' to occupiers' rates in Glasgow was different, being usually 43:57.

Table 9.8: Owners' rates in 4 Scottish cities, 1914-39

	1914	1920	1928	1934	1939
Edinburgh	2s 0d	2s 7d	3s 1d	2s 11d	2s 11d
Aberdeen	2s 9d	4s 2d	3s 9d	3s 5d	3s 11d
Dundee	1s 8d	3s 7d	3s 4d	3s 3d	4s 5d
Glasgow	2s 9d	4s 3d	6s 1d	6s 2d	6s 7d

Sources: SRO DD6/606; City of Edinburgh Epitome of the Accounts of the Corporation, 1928-1939

The following worked example indicates how the higher owners' rates in Glasgow may have affected the growth of home ownership in that city. Owners' rates for all 4 Scottish cities have been calculated for a house with a rateable value of £35, chosen to be in the middle of the range of property analysed in Chapter 6. This could be a 3-4 apartment 1919 Act former council house or a 4 apartment bungalow costing around £600. The owners' rates on a house of a rateable value of £35 per annum for the 4 cities for 1934 would be:

Edinburgh	£5.2s.1d
Aberdeen	£5.19s.7d
Dundee	£5.13s.9d
Glasgow	£10.15s.10d

Thus an owner in Glasgow would pay £5.13s.9d more per annum in owners' rates than an owner in a similar house in Edinburgh. Evidence in Chapter 5 has indicated that in 1933 this was equivalent to one week's salary for a middle grade Clerk, and was more than the weekly wage of the best paid manual worker. It is suggested that the fact that annual housing costs for owner occupiers in Glasgow were higher



than in other cities would have deterred Glaswegians from becoming home owners. It would also have limited the operation of speculative building in the city since builders had to pay owners' rates on any unsold property:

...differences in rate poundages are undoubtedly an element in the situation to be taken into account by a builder who is estimating the possible market in various localities. (Cmd.6595, 1945, p.7)

It has been established that the level of rates was low in Edinburgh and evidence below will indicate that in Edinburgh the question of rates was an important political issue throughout the inter war period. For example in newspaper reports of the Municipal elections of 1921, Treasurer Deas was recorded as supporting Councillor McLaren who praised Edinburgh for being one of the lowest rated cities in the United Kingdom (Scotsman, 29/10/21, information provided by David Mc Crone). Will Y. Darling, who was Treasurer from 1937-1940, put the history of local taxation in Edinburgh into a global context in his autobiography:

Since 1914 the rates for the city have ranged from 7s.11d to 8s.6d in the pound, owner and occupier...Empires have risen and fallen, two wars have devastated our economy and wellnigh bankrupted the world, but the rate burden of the citizens of Edinburgh has remained stable, providing an adequate service, certainly surpassed by none in all the fields of municipal activity...I wish Chancellors of the Exchequer would look at Edinburgh's financial policy. (Darling, nd., p.231)

The majority of councillors not only were committed to keeping rates low, but also in many cases had a vested interest in minimising the provision of social housing. In 1908, 72% were landlords and by 1925, 57% of Edinburgh councillors were owners of commercial property, land, or

housing other than their own homes (McCrone and Elliot, 1989, p.78). These have been identified as largely members of the petit bourgeoisie; small landlords and shopkeepers who as property owners were concerned to keep local property taxes at as low a level as possible (Holford, 1988, p.14).

In Edinburgh, where property owners dominated the Town Council and its committees (they made up, for instance, 69% of the Housing and Town Planning Committee), official enthusiasm for the 1919 policy was ever muted. (Holford, 1988, p.196)

Table 9.8 shows the occupations and political party affiliations of the 16 members of the Housing and Town Planning Committee in 1925. It can be seen that of the 15 people for whom occupational information is available all but 2, who gave their occupations as housewife, owned property or land other than their main residence. One councillor was a large scale house factor and 8 had a direct association with the building trade.



Table 9.9: Occupations, property holdings and political affiliations of members of the Housing and Town Planning Committee of Edinburgh Corporation, 1925

Occupation	Property Holdings	Political Party
House Factor	50	Liberal
Builder	24	-
Builder	Land	Progressive
Contractor	3+ Land	-
Removal contractor	30	Progressive
Painter	4	-
Painter	6	-
Joiner	10	Progressive
Timber merchant	8	Progressive
Housewife	0	Labour
Housewife	0	Independent
Chartered Accountant	3	-
Draper	5	Progressive
Theatre proprietor	21	-
Fish Merchant	6	Progressive
Unknown		

Sources: Councillors' names from Edinburgh and Leith Street Directory; Occupational information and property holdings extracted from information supplied by David McCrone

Rate payers elected councillors who were committed to preserve Edinburgh's rates at a lower level than the other main Scottish cities, and in order to keep rates low the building of general needs housing had to be limited and the rate of building by the private sector increased. This policy of building relatively low levels of general needs council housing also benefited personally some of the Councillors on the Housing and Town Planning Committee.

This is indicated by a letter from an applicant for Corporation housing in February 1933 which brought the reply that he should rather apply to Messrs Gumley and Davidson (a large firm of house factors), to have his name added to a list of applicants for the steel houses erected at Lochend and Wardie by the Second National Housing Company. It is interesting that at this time Louis Gumley, the head of the Company, was Treasurer of Edinburgh Corporation (ECA TC Box 33 281/2, 2/1933). Gumley and Davidson also factored all 3,424 houses built for the private rented sector under Edinburgh Corporation's post-subsidy scheme by Mactaggart and Mickel.

#### SECTION 4 CONCLUSION

This chapter has examined and evaluated the factors which contributed to the different tenure structures which emerged in Edinburgh and Glasgow in the inter war period. As was explained in Chapter 2, this thesis does not aim to fully compare and contrast Edinburgh and Glasgow but to use available Glasgow housing data as a contrast with Edinburgh. Because little systematic research has been done on the topic of differential tenure development in Scottish cities, assumptions have been made about Edinburgh which are often founded on suspect sources if indeed they are founded at all. It has been assumed that Edinburgh built more private sector housing and less Council housing in this period because it was a thriving relatively middle class city and the development of owner occupation was in some unspecified way due to class related demand. The conventional view of



the relative positions of Edinburgh and Glasgow in the Scottish housing literature has been critically examined in this chapter using primary and secondary source material. Three main facts have emerged:

- 1     Edinburgh's reputation for being the more middle class city is founded on relative class percentages. In absolute terms the white collar population of Glasgow was between 168% and 195% that of Edinburgh from 1921-1951. It has also been estimated that there were 77,600 families in Glasgow earning over £4 per week (which is generally considered to be the minimum income level to make owner occupation a possibility) in 1934 compared to 41,000 families above this income level in Edinburgh. Consequently class differences do not explain the different patterns of tenure development in the two cities.
- 2     Edinburgh demolished more slum housing and built more slum clearance housing per head of population than Glasgow in the inter war period. Glasgow's reputation for council house building rests on a high relative provision of general needs (that is Ordinary and Intermediate) housing.
- 3     Edinburgh's policy of maximising private sector provision and minimising the building of housing for general needs was the obverse of Glasgow's policy of maximising the building of general needs council housing. However Edinburgh's policy resulted in a

higher overall housing output per head of population in the inter war period than Glasgow.

The fact that, contrary to expectations, Glasgow had a substantially larger population likely to have been able to afford home ownership than Edinburgh supports the claim that theories on the growth of owner occupation which rely heavily on demand do not explain adequately the different patterns of inter war building in cities. If spontaneous class related demand for housing had been the most important push factor in the growth of owner occupation, then it would be expected that there would have been a much higher level of building for owner occupation in Glasgow than actually occurred. Since the amount of private sector building, and especially the amount of unsubsidised building, was in fact smaller than in Edinburgh, alternative explanations must be sought.

The chapter has examined the various initiatives by Edinburgh Corporation to increase the supply of private sector housing and also encourage demand for owner occupation. This was contrasted with the situation in Glasgow where, in the absence of such initiatives, building for the private sector was low. The exception to this was building for private renting under the 1924 Act, which, because of the output of Mactaggart and Mickel, was relatively high in Glasgow. One further reason for the low level of building for owner occupation in that city was the high provision of general needs council housing by Glasgow Corporation. Archival information on the attitudes of the key officials of Edinburgh Corporation quoted above shows



that one of the main (stated) reasons for their decision to restrict the amount of general needs council house building in Edinburgh was the fact that the building of a large number of local authority houses would depress the level of private house starts. This was not just because people could rent a Corporation house instead of buying or renting in the private sector, but also because too much simultaneous building would have meant an inevitable rise in building prices as the public and private sector were in competition for a limited pool of labour and materials.

It is difficult to know whether this was the real reason why Edinburgh Corporation limited the building of general needs council housing or whether this was merely a rationalisation by officials to justify their underlying policy of keeping rates low in order to protect the interests of rate payers. Chapter 5 has shown that although Glasgow had a Labour council from 1933, in Edinburgh no more than 30% of Councillors on key committees were Labour members. It is certainly the case that the occupations and property holdings of Councillors on the Housing and Town Planning Committee suggest that they would have supported the idea that the interests of the private sector should be protected. Certainly the facts show that when building output for the two cities was related to their populations, as measured by the 1931 census, the stated policy of Edinburgh Corporation officials of "protecting" the private sector from too much competition did produce a relatively high overall housing output. When the total number of houses built in Edinburgh was compared with the total built in Glasgow at the same period the higher number built by

private enterprise in Edinburgh meant that, relative to population, Edinburgh's total housing output in the inter war period was significantly higher than that of Glasgow. This was also a contributing factor for the output of housing in England in the inter war period being relatively higher than that of Scotland.

The two main policy decisions of Edinburgh Corporation which affected housing output in the city were to keep rates low and to encourage building by the private sector through the provisions of loans and subsidies; these were inter dependent. The low level of rates which was maintained throughout the inter war period in Edinburgh appears to have had several effects on tenure development. First, low rates led to cheaper housing costs for the whole population. Lower housing costs in an area, and in particular lower owners' rates, increased the supply of private sector building for owner occupation by making speculative builders feel more confident of a ready market (Cmd.6595, 1945, p.14). However it also meant that the city could afford to build relatively fewer council houses for general needs. The fact that there was less general needs council housing as a potential competitor to owner occupation also aided the rate of private sector building. Although this reduced the prospect of builders getting contracts for council building it would also have resulted in less competition for materials and labour. This would help to ensure that builders of private sector houses could build more profitably.



So far it would appear that the beneficial effect of low rates for builders and developers was that they increased profits by maximising the rate of building by the private sector. Another effect, namely minimising costs for industrialists and therefore attracting industry to the area, had an impact on the population of Edinburgh as a whole:

It should be remembered that the local rates are paid by everybody...from the industrial point of view it is of first importance that the wages of the workpeople should be available in as large a measure as possible for food, rent and the ordinary maintenance of the family...The wise industrialist will no doubt examine the rate burdens existing in cities before he resolves to place his factory in any area at all, and if he does this the authorities in Edinburgh are confident that there is only one area to which he will be attracted if the question of rates is of interest to him. (Industrial Supplement, Edinburgh Evening News, 27/4/36)

The people who were disadvantaged by a policy which involved low levels of general needs council house provision were those who, because of low income, required subsidised housing. In Edinburgh Corporation's defence it could be argued that they maintained a demolition and slum clearance programme that cleared and re-built more substandard housing per head of population than Glasgow. The Corporation also attempted to compensate for this low level of provision by making land and favourable feuing terms available to builders after the expiry of the 1924 Act subsidy in 1934. This resulted in the building of a further 5,207 houses by the private sector with rent levels which were restricted by the Corporation. It may also be the case that the low level of rates in Edinburgh helped to maintain the pre-1918 supply of rented housing by ensuring that landlordism was more

profitable than it was in a high rated authority. Daunton has indicated that the way in which local taxation was implemented was biased against landlords since their businesses were the houses which they owned and rented to tenants (Daunton, 1987, p.25). The Scottish rating system meant that they were liable to pay owners' rates on the rents of all their property. Proprietors of other businesses only had to pay rates on their premises, not on their turnover. Rises in rateable value (and particularly rises in owners' rates) which were the result of the increasing provision of municipal housing had therefore doubly serious implications for landlords.

The overall situation in Glasgow was different. Since the apparent priority was to maximise the building of general needs council houses, rates needed to be high to cover the costs of municipal provision. As a result of high rates, housing costs for the whole population were higher than in a low rated authority. Since housing costs, and particularly owners' rates, were high, speculative builders were less sure of finding a ready market for their houses. Their potential market was already limited because of the existence of a large amount of general needs council house building. It was established in Chapter 5 that there was competition for labour in Glasgow between contractors building in the private and public sectors, and that Glasgow Corporation after 1936 gave its building workers a "guaranteed" week instead of hiring them on a casual basis. This made it difficult for private contractors to obtain building workers at times when the level of Corporation building was high.



This chapter has shown that decisions made about one tenure in this period inevitably affected the development of the others. It would seem that the level of availability of housing in all three tenures, which was a factor of political and economic decisions made at a local level, affected demand for owner occupation and thus was an important aspect of the local tenure differences in cities in the inter war period. Although the class composition of Glasgow between the wars indicated that there was a larger number of families in the city who could have afforded owner occupation than there was in Edinburgh, the demand from this group was only potential. Indeed it would appear that when satisfactory alternative tenures were provided, as was apparently the case in Glasgow, much of this potential demand was never realised.

Although it has been possible to demonstrate that different actions by the local authorities in the two cities in the inter war period were important influences on the diverging tenure patterns in Edinburgh and Glasgow, the reasons underlying the actions of the local authority in Glasgow have not been explored. This was because the main focus of this thesis was the development of tenure patterns in Edinburgh within a Scottish context and the importance of the part played by Edinburgh Corporation in the growth of owner occupation only emerged from the empirical evidence. A more theoretical study of the role of the local state in the development of owner occupation in Scottish cities, with a political science rather than a general housing focus,

would be an interesting further addition to an understanding of tenure development in the inter war period.



### 1.1 Introduction

This thesis focused on the growth of owner occupation in Edinburgh between the First and Second World Wars and has addressed several issues concerned with tenure development. The overall framework of the research was an attempt to identify factors which influenced the development of home ownership in Edinburgh to evolve in a different way from the rest of Scotland. There was little evidence of previous empirical research on this subject in the Scottish housing literature and the theoretical debates on the development of owner occupation in the main housing literature did not provide a satisfactory explanation for differences between localities in this period. A second emphasis has been an examination of the relative importance of supply and demand factors in the growth of owner occupation and there is controversy about this in the housing literature. The third aim was an analysis of how the processes which led to tenure change were class related, since there were contradictory claims about whether the movement into owner occupation involved mainly white collar or skilled manual workers. The final objective was to analyse the way in which Edinburgh Corporation influenced the rate of private sector building in the inter war period.

## 1.2 Testing Demand Theories with Empirical Data

Evidence in the thesis has indicated that tenure differences between Edinburgh and the rest of Scotland were influenced by decisions made by Edinburgh Corporation which affected both the supply of, and demand for, housing in the city. Hence, although individual demand was an important aspect of the growth of owner occupation, this was structured and influenced by the relative availability and attractiveness of both this type of housing and alternative tenures. One of the on-going debates in the housing literature has been the importance of housing as a determining factor in class formation because of its potential for accumulation (Chapter 1, Section 2.4). However the fact that an analysis of Register of Sasines data on house prices carried out for the thesis showed that wealth accumulation was not a feature of inter war owner occupation makes the question of whether housing tenure can be more important in class formation than position in the labour market (Saunders, 1984, 1989, 1990) irrelevant when investigating tenure development at this time. However Saunders made a further claim that even if the financial advantages of the tenures were equalised, owner occupation would still be the desired tenure because of the "ontological security" it generated. It was claimed that this was a necessary compensation for the alienation inherent in industrial society (Saunders, 1984, p.221).

It was appropriate to test this theory in the inter war period because although the modern system of buying houses using building society funding was in place, there were no particular fiscal advantages associated with owner



occupation. There was also little prospect of accumulation when a house was resold since although there had been some house price inflation in the years immediately after the First World War, the situation for most of the inter war period was one of relative price stability. The tenures were more nearly equalised in status than at subsequent periods since there was no stigma in renting property either from the council or a private landlord.

The empirical work in the thesis has failed to support the theory that if the financial advantages of owner occupation were eliminated it would still be the most desirable tenure. Although owner occupation has always been class related, so that higher rated properties tended to have more white collar workers (and, amongst this category, more of Classes 1 and 2 than 3 in the most expensive houses), this is not the same as saying that owner occupation will inevitably be the preferred tenure. Hence, in order to investigate this question further, an analysis of data from the valuation rolls was carried out for different areas of housing. Property in all three tenures within the middle range of rateable values (between £22-£49) was examined. It was discovered that the significant factor was not tenure but the value or cost of housing. In Edinburgh the class structure of all three main tenures at that time was related to the rateable value (GAV), which for rented housing in Scotland was also the rent charged for the property. As the average GAV of an area increased, the percentage of white collar workers also rose. It was found that even small differences in the average GAV of areas were reflected in the changes in the class structure, and that it was possible

to make rough predictions of the percentages of white collar workers that would be expected in an area by examining the average GAV.

This not only throws doubt on the theory that owner occupation is the preferred tenure, because of the personal security that it generates, but is also a significant contribution to the controversy about whether the movement into owner occupation at this period involved mainly white collar or skilled manual workers (Swennarton and Taylor, 1985; Byrne, unpublished). It was apparent that an investigation of new build owner occupied housing in this period which looked at houses over a certain rateable value would find mainly white collar workers. However if the focus was on cheaper owner occupied housing there should be a relatively high proportion of skilled manual workers. It was found for the common date of 1939/40 in the areas investigated that where average GAV was £28 there were typically around 40% of occupants who were white collar workers and where the average GAV was £35 a figure of around 60% would be expected. This was the case for both owner occupied and private rented housing. The same relationship was also observed in 1919 Act council housing for both owners and tenants, except for owners at Abercorn; this scheme had a lower percentage of white collar workers than the other two estates. 1924 Act council housing schemes also had a lower proportion of white collar workers, relative to average GAV, than other new build housing.

If the percentage of white collar workers in any tenure is taken to be a measure of its status and desirability these



results do not show any evidence of a strong desire for owner occupation, and therefore throw further doubt on the concept of ontological security. Although it could be argued that theories which stress demand might have some relevance in contributing to an explanation of the growth of owner occupation which took place in the 1980s, they are not adequate general theories for the development of owner occupation throughout the twentieth century. They simply explain one aspect of development in a period where this tenure had fiscal and financial advantages which were not an intrinsic part of its make-up, but were rather attributes that depended on particular contingencies, such as house price inflation and government subsidies. In contrast, although the growth of owner occupation in the inter war period was also a product of economic circumstances and government intervention in the housing market, at that time intervention was directed towards subsidising the building of houses rather than the on-going housing costs of the purchasers.

### 1.3 The Importance of Supply side Decisions

Empirical work done for the thesis has stressed the importance of supply side decisions in the growth of owner occupation and it is argued that it was because of such decisions that tenure differences between Edinburgh and the rest of Scotland arose. First it was decided to test the level of potential demand for owner occupation in Edinburgh and this was done by examining the association between weekly wages and affordable housing costs. This enabled predictions to be made about which social groups were likely

to be the main source of potential demand for owner occupation. Assumptions have been made in the Scottish housing literature that the causes of tenure differences between Edinburgh and Glasgow were simply due to a higher level of class related demand in Edinburgh, which is relatively the more prosperous city. However no previous attempt had been made to test such assumptions by an analysis of empirical data.

This was done in the thesis by estimating for each city the number of males who were in the white collar classes, from which, as tenure data on Chapter 6 has indicated, were known to come the main demand for owner occupation. The comparison revealed that the middle classes in Glasgow, purely because it was the larger city, included more males in the relevant occupations than Edinburgh. Supporting evidence came through a study carried out in 1934 which included the number of households in British cities, including Edinburgh and Glasgow, with incomes above a certain level. This revealed that Glasgow had more families than Edinburgh whose income exceeded £4 per week, and who were potentially in a financial position to be able to afford owner occupation.

If the causal factor for the growth of home ownership in cities had been class related demand then, since Glasgow had greater numbers of white collar males in its occupational structure and more households with an income which could have supported home ownership, there should have been a larger amount of new build housing for owner occupation produced in the city in this period than there actually was.



In fact Glasgow built fewer houses for the private sector than Edinburgh, and, when their relative populations were taken into account, the disparity was large. The greatest difference was in the totals of unsubsidised private sector building, which was mainly for owner occupation. Although Edinburgh and Glasgow both had about 12% of their housing owned by owner occupiers in 1914, by 1961 44% of households in Edinburgh and but only 16% of households in Glasgow were in this tenure. This confirms that although a level of potential demand for owner occupation in Glasgow had been established empirically in the inter war period, this had apparently not been realised. Although it would appear that owner occupation became a possibility above a certain income level, such demand was only potential.

Evidence has emerged which suggested that the reasons why tenure development had diverged so fundamentally in the two cities by 1961 was in large part because of decisions taken by their respective local authorities between the wars. It is apparent that the local authorities in Edinburgh and Glasgow had different attitudes to public sector provision, and that this manifested itself immediately after the First World War. There is a considerable amount of evidence in Edinburgh City Archives that the two-fold priority of Edinburgh Corporation was to maintain rates in the city at a low level and also to preserve the interests of the private sector, particularly by encouraging the growth of owner occupation. This was apparently not the case in Glasgow. The different tenure development in Edinburgh was largely dependent on the way in which Edinburgh Corporation implemented the legislative and policy decisions of central

government. This in turn influenced the supply side decisions of builders and developers. In Glasgow, with a relatively large amount of general needs council house building and a high total of building of housing for rent under the 1924 Act subsidy, rented housing was apparently the acceptable and normal tenure and it would appear that the demand for owner occupation was in consequence depressed.

Such local differences could emerge because crucial decisions about the scope and nature of public sector housing provision were made at the local authority level. Although the Scottish Board (later Department) of Health was given responsibility by central government for directing the programme of subsidised public housing, local government had a degree of autonomy in interpreting Board of Health directives and putting these into practice. The Board/Department of Health did not create public or private sector initiatives but merely approved or rejected the applications of the local authority. This supports Pahl's assertion that the differences in housing provision by local authorities are a manifestation of the level of autonomy in local government to determine such aspects as rates levels (Pahl, 1975, pp.270-271).

It would be expected, on the basis of work done for this thesis, that, since the different ways in which two Scottish local authorities administered the housing legislation of the period appeared to have a fundamental influence on the tenure development in their respective cities, this effect would be found in cities other than Edinburgh and Glasgow.



However, since the Scottish rating system with its owners' rates element was a significant factor in this process, the effect may not be found to the same extent in cities outside Scotland. The fact that while Edinburgh set owners' rates that were particularly low, Glasgow's rates were much the highest of any other Scottish city had an influence not only on the demand for housing in the two cities but also on the housing supply.

One further matter which must be taken into account when comparing tenure development in cities after 1918 is the pre-World War One tenure pattern. The existing local infrastructure and supply of housing already established by this date influenced later tenure development. Here a problem exists when researching other cities because of the general lack of statistical information on the percentages of houses which were owner occupied in this period in British cities. It is important for the comparison between inter war tenure development in Edinburgh and Glasgow that, for both cities, accurate home ownership figures existed for dates before the First World War and that the percentages of houses which were owner occupied were then similar. Work done on the different tenure patterns of Edinburgh and Leith in Chapter 4 has suggested that the overall owner occupation figure in a city before the First World War appeared to be related to the proportion of housing in the lowest valuation category. Since the level of owner occupation in such housing was very low, a particularly high proportion of low value housing resulted in a low overall owner occupation rate. If Glasgow had been found to have had lower levels of owner occupation before the First World War than Edinburgh, then this could

have indicated existing supply side factors which might have continued to exert an influence in the inter war period independent of local authority intervention. Since it has been established that levels of home ownership were similar, it is would appear likely that a significant factor in the differential tenure development of the two cities was the way in which national legislation affecting the supply of new build housing in all three tenures was interpreted by their respective local authorities.

#### 1.4 How Local Authorities influenced Differential Tenure Development

Local authority intervention in the supply of housing took several forms. The autonomy of local government to determine the level of rates was a key factor in the amount of local authority funding available for building council housing. In order to keep rates in Edinburgh low, the building of general needs council housing by Edinburgh Corporation was restricted and this meant that private sector involvement in the housing market was maintained and encouraged. It is known that, under the subsidy provisions of the 1923 and 1924 Acts, Edinburgh built more housing for owner occupation than Glasgow and Glasgow more for private renting than Edinburgh. It may be that this was in response to an growing preference for owner occupation in Edinburgh and renting in Glasgow, or it could have been because one large Glasgow building firm, Mactaggart and Mickel, was prepared to build rented houses under subsidy conditions and a large Edinburgh firm, James Miller, was prepared to build subsidised housing for owner occupation. The importance of



subsidy for Mactaggart and Mickel in building low cost housing for the private rented market was revealed by the fact that they moved this part of their building operations to Edinburgh once the general subsidy provisions had expired, because of Edinburgh's post-subsidy scheme to increase the production of houses by the private sector. Edinburgh Corporation made subsidising the private sector a priority because, by giving a once and for all subsidy, they avoided the deficit which would be incurred in the building of general needs council housing. However for this policy to be successful, builders had to be willing to build under subsidy conditions and evidence has emerged that this was probably only profitable for larger firms, with their economies of scale, who were able to obtain an adequate supply of land. It is known that Edinburgh Corporation had built up large land banks in this period and were able to direct some of this towards private sector builders. The land holdings of Glasgow Corporation have not been investigated for this thesis and this is a subject which would merit further research.

Although there were differences in the two cities in the relative proportions of private sector building that was for renting and owner occupation, the main area of difference between Edinburgh and Glasgow, apart from levels of council house provision, was the much larger proportion of housing (most of which was for owner occupation) produced in Edinburgh by unsubsidised private enterprise. An important fact which has emerged from Chapter 5 was the interrelation between building for the public and private sector. The supply both of building materials and building workers in

each city was limited. This meant that when building levels were high, for example in response to subsidy, there would have been competition for both labour and materials between the private and public sectors. The need to attract building workers to build Corporation houses was the reason behind the decision by Glasgow Corporation to allow its building workers a guaranteed week after 1936, although building was usually a casual trade where workers were not paid if weather conditions made working impossible. Because of this the Corporation were able to attract labour from private sector contracts in Glasgow and even building workers from Edinburgh. In Edinburgh private builders could offer extra payments to attract workers but firms who built houses for the Corporation were not able to do this because of Department of Health control over contracts.

This evidence indicates that political decisions made by a local authority about the level of council house building were not made in a vacuum but also affected the level of private sector housing starts. It would seem that a high proportion of general needs council house building depressed demand for owner occupation by making council housing an acceptable tenure and that this is what happened in Glasgow. By contrast, in Edinburgh the availability of a supply of new build speculative housing may have encouraged further demand for owner occupation. There is some evidence that a supply of new build housing creates demand, and that this was the reason behind the initial surge of sales to home owners which, as empirical evidence has indicated, occurred in tenement flats before 1900 and bungalows in the 1930s. This would support Franklin's claim that once the process of



building for owner occupation becomes established it assumes its own momentum. As acceleration in the growth of owner occupation occurs this tenure will increasingly be preferred because it then possesses a superior status to alternative tenures (Franklin, 1986, pp.33-34).

Evidence of the relative failure of Edinburgh Corporation's attempts to sell council housing to sitting tenants in Chapters 7 and 8 has supported the other empirical work in this thesis, which has demonstrated that there was not necessarily a strong preference for owner occupation in the inter war period. The position of long term 1919 Act tenants, whose overall class structure indicated that they were likely to have been able to afford owner occupation, suggests that when people have achieved the type of house they want, and have security of occupation, the type of tenure will be irrelevant. Although home ownership involved a greater degree of individual autonomy, it also had associated disadvantages such as extra costs, responsibility for maintenance, lack of mobility if a house proved difficult to sell and the possibility of having to sell for less than the purchase price. There is strong evidence that the important factor in the inter war years was not tenure as such but rather housing costs and obtaining a desired type of housing.

However the claim that a period of relative stability with no overall price inflation makes tenure irrelevant is as time specific and fragile as Saunders' claim, based on the price inflation of the 1980s, that tenure was all important. The question of tenure may have had more significance by

1950 because of the house price inflation after the Second World War. The relative house price stability of the inter war period ended in 1942 and was replaced by seven years of high house price inflation. This affected all types of owner occupied housing and meant that most of those who bought their house in Edinburgh before 1942 would find that the property was likely to have increased in value by around 200% between their date of purchase and 1946; by 1949 house prices were as much as 400% above the 1941 level. One, not untypical, example of the sudden and high level of house price inflation was a house built by James Miller in the Paisley/Ulster area which was bought on resale for £1,300 in January 1946 and was sold again for £2,005 in September of the same year, a rise of 54% in nine months. Such rises were not a reflection of increases in wages or the cost of living. Manual workers' earnings rose by 34% between 1940 and 1945 and the corresponding rise in earnings for white collar workers, as indicated by the civil service administrative class salary index, was 8%. There was a rise in the cost of living of about one third between 1939 and 1945, and between 1945 and 1950 retail prices rose 26% (Burnett, 1969, pp.312-313). It is suggested that the unprecedented rise in house prices of this period, which in its scale has similarities with the level of house price inflation of the 1980s, must have changed people's perception of the relative advantage of house purchase and renting, rather as the fall in house prices of the late 1980s and early 1990s helped to invalidate theories that were based on the assumption that owner occupation was inevitably an advantaged tenure.



### 1.5 Summary of Work in the Thesis and Possibilities for further Research

Work done for this thesis has looked at the pattern of growth in home ownership from the late nineteenth century until the outbreak of the Second World War. Valuation roll data has been used to calculate the amount of tenure change in Edinburgh from 1900 onwards for pre-1918 housing and the movement into housing built in the inter war period has also been examined. The role of the agencies involved in this change has been evaluated. An analysis of data on applications to build subsidised houses, which made up 75% of the total private sector building in the years from 1920-1932, has shown the growing importance of speculative building during this period. This also illustrated the effects of the expansion of the building society movement from the late 1920s onwards when the branches of the major English building societies were moving into Edinburgh. The analysis showed that there were arrangements between the larger builders and major building societies to provide loans which represented a higher proportion of the value of the house than had previously been available. A major focus of the thesis has been the role of Edinburgh Corporation in assisting and enabling the growth of private sector housing in Edinburgh, and especially the growth of owner occupation; this has been contrasted with the situation in Glasgow. Although the work has shed some light on previously unresearched areas, the study of one city is only a small part of the social history of housing and there is clear scope for further research.

Although work done for this thesis has enabled a better understanding of tenure development in Edinburgh before the Second World War and why this differed from the rest of Scotland, and in particular Glasgow, there are gaps which remain unfilled. The work has revealed that although there was a lack of business archives in Edinburgh, this was compensated for by easily accessed official data. The fact that Scottish valuation rolls and the Register of Sasines contain a quality of information on Scottish housing development that is not available to those researching the history of housing development in the rest of Britain means that there are many possibilities for further work. Until the late 1950s, when the practice began to be phased out, the Scottish valuation rolls included occupational information for the owner and occupier of each property. Other useful information in the rolls was the rent for each house, since this was also the amount shown as rates. The Register of Sasines holds details of all property transfers in Scotland, together with some occupational information and details of further property holdings of individuals.

It has been shown that the development of owner occupation and council housing are inextricably linked, since the level of building and subsidy for one tenure inevitably affects the other. A first priority for further work would be to enlarge this study of the development of owner occupation in the inter war period into a full study of all tenures in Edinburgh up to 1960. Aspects which have emerged as requiring more attention are (1) the movement from tenements to bungalows in the 1930s, (2) problems for the working classes in sustaining home ownership in low cost new build



schemes and (3) the effects of the high rate of post-World War Two house price inflation on the housing market.

Comparative work on housing development within Scotland is another area which has been neglected. The origins of the differential development of Scottish cities does not appear to have been researched using primary source material although there has been some background work on owner occupation using the Register of Sasines (Furbey, 1974; Richardson et al., 1975). Hence another possibility for future work would be a study of all four Scottish cities, examining the inter-connections in the development of social housing, private renting and owner occupation.

Where the question of methodology is concerned, it should be possible to refine the class analysis technique used in the thesis to provide a higher quality of information for different small housing areas. This could involve grading occupations more precisely by obtaining information about relative job status within the six class categories. Relevant factors would be earnings, security of employment and respectability. An example of where this could be tested is on the first (unsubsidised) housing built under the Housing of the Working Classes Act 1890. A report of 1909 in Edinburgh City Archives by the Medical Officer of Health and the Burgh Engineer looks at the satisfactory and unsatisfactory classes of tenants in the different schemes, some of which apparently were tenanted by a "respectable and desirable class" and others by "undesirable tenants" (ECA C 3/8, 11/3/1909). It would be interesting to see if such supposed differences between small areas of housing could be

confirmed by a closer analysis of valuation roll data. The technique could then be applied to other property. It would also be desirable to computerise data in future studies and this would allow more complex statistical analyses.

Work for this thesis has confirmed that it is important to study primary sources, rather than depending on generally respected but inaccurate secondary sources like the Third Statistical Account of Scotland. Where housing provision is concerned, it is also important to look at the historical background to tenure development, since once a tenure becomes accepted as the norm in an area, as was the case for council housing in Glasgow, this will influence later tenure decisions. Because regional differences are often ignored in national studies, assumptions are made about local regions that are frequently wrong. This is particularly the case in the Scottish housing literature which usually ignores Edinburgh altogether in favour of a concentration on Glasgow and Strathclyde; it is therefore desirable to study specific localities. It is also necessary to examine the supply of, and demand for, housing for all sections of society and not follow the established pattern of mainly researching working class housing. Above all this work has confirmed the need for theories and assumptions about tenure growth to be subjected to rigorous testing using empirical data. If this had been the general practice for housing research it might have helped to curtail some of the more idiosyncratic theories which have emerged from the housing boom of the 1980s.



## APPENDIX

### Occupational Classification 1951 Census

Acid Worker 4  
Accountant 1  
Adjuster 3m  
Advertising Agent 2  
Agent 3nm  
Analytical Chemist 1  
Architect 1  
Armature Winder 3m  
Army Scripture Reader 2  
Artificial Limb Maker 3m  
Artificier RN.3m  
Artist 2  
Art Master 2  
Asphalter 4  
Assay Master 2  
Assistant Manager 2  
Assistant Registrar 2  
Assistant Secretary 2  
Assistant Surveyor GPO 2  
Assistant Timekeeper 3nm  
Assurance Agent 3nm  
Assurance Superintendent 3nm  
Attendant 4  
Attendance Officer 2  
Auctioneer 2  
Auditor 1

Bacteriological Assistant 2

Baker 3m

Bank Accountant 1

Bank Clerk 2

Banker 1

Bank Inspector 1

Banksman 5

Bank Teller 2

Barman 4

Bar Manager 2

Barrack Warden 4

BBC Wireless Engineer 3m

Blacksmith 3m

Blower 3m

Boatman 4

Boilerman 3m

Boilermaker 3m

Book Binder 3m

Bookkeeper 2

Bookfinisher 3m

Bookseller 2

Boot Maker 3m

Boot Repairer 3m

Bottler 4

Bottle Washer 5

Brass Cleaner 5

Brass Finisher 3m

Brewer 4

Brewer's Servant 5

Brewery Worker 5

Bricklayer 3m



British Rail Attendant 4  
Broker 2  
Builder 3m  
Bus Conductor 4  
Bus Driver 3m  
Bus Inspector 3m  
Butcher 3m  
Butler 4  
Buyer 3nm  
Cabinet Maker 3m  
Cable Jointer 3m  
Cabman 4  
Canvasser 3nm  
Captain Mercantile Marines 2  
Captain R.E. 1  
Capstanman 5  
Caretaker 4  
Carrier 3m  
Carter 4  
Cashier 2  
Castle Guide 2  
Caterer 2  
Cattleman 4  
Chartered Accountant 1  
Chartered Accountant Apprentice 1  
Charwoman 5  
Chauffeur 3m  
Checker 3nm  
Chef 3m  
Chemical Worker 4  
Chemist 2

Chief Engineer 1  
 Chief Inspector Board of Health 1  
 China Merchant 2  
 Chief Petty Officer 3nm  
 Chiropodist 3m  
 Church Officer 3nm  
 Cinema Manager 2  
 Cinema Operator 3m  
 Civil Engineer 1  
 Civil Servant 3nm  
 Cleaner 5  
 Clerk 3nm  
 Clerk of Works 2  
 Cloakroom Attendant 4  
 Clothier 2  
 Coachbuilder 3m  
 Coach Painter 3m  
 Coach Trimmer 3m  
 Coal Inspector 3m  
 Coal Merchant 2  
 Coalman 4  
 Coal Traffic Inspector LDC 3nm  
 Coal Trimmer 4  
 Coat Maker 3m  
 Collector 3nm  
 Colour Etcher 3m  
 Commercial Artist 2  
 Commission Agent 3nm  
 Commissionaire 4  
 Commissioner 2  
 Compositor 3m



Comptometer 3nm  
Confectioner 2  
Contractor 2  
Controller 2  
Cook 3m  
Cooked Meat Purveyor 2  
Cooper 3m  
Cooper's Headman 3m  
Coppersmith 3m  
Corn Merchant 2  
Corporal 3nm  
Costumier 3m  
Court Secretary 1  
Corporation Servant 4  
Corporation Worker 4  
Cranesman 3m  
Creamery Worker 5  
Crucible Maker 3m  
Customs and Excise Officer 2  
Customs and Excise Watcher 3nm  
Custom House Officer 2  
Cycle Agent 2  
Dairyman 5  
Decorator 3m  
Dental Instrument Maker 3m  
Dental Mechanic 3m  
Dentist 1  
Detective 3nm  
Detective Officer 3nm  
Dining Car Attendant 3nm  
Director of Music 1

Display Man 3m  
Distillery Worker 4  
District Inspector 3nm  
District Representative 3nm  
Dock Labourer 5  
Doctor 1  
Domestic Help 4  
Draper 2  
Draper's Assistant 3nm  
Draughtsman 3nm  
Dressmaker 3m  
Driller 4  
Drill Instructor 2  
Drover 4  
Dry-cleaner 4  
Editor 1  
Education Organiser 2  
Electrician 3m  
Electrical Engineer 3m  
Electric Meter Reader 4  
Electrical Supplies 2  
Electrical Surveyor 1  
Electric Welder 3m  
Engine Driver 3m  
Engine Man 3m  
Engineer 3m  
Engineering Inspector 2  
Engineer RN 1  
Engraver 3m  
Enquiry Agent 2  
Excise Officer 2



Executive Officer 2  
Exhibition Organiser 2  
Export Manager 2  
Export Merchant 2  
Factory Worker 5  
Fine Art Dealer 2  
Fire Assessor 1  
Fireman 3m  
Fisherman 4  
Fishmonger 2  
Fish Salesman 3nm  
Fitter 3m  
Flight Sergeant 3nm  
Flour Miller 3m  
Flour Packer 4  
Foreign Correspondent 1  
Foreman 3m  
Foundry Worker 4  
French Polisher 3m  
Fruiterer 2  
Furnaceman 3m  
Furniture Dealer 2  
Furrier 2  
Garage Attendant 5  
Garage Proprietor 2  
Gardener 3m  
Gasfitter 3m  
Gas Meter Maker 3m  
Gas Surveyor 1  
Gasworker 4  
Geologist 1

Gilder 3m  
Glass Blower 3m  
Glass Cutter 3m  
Glazier 3m  
Goods Agent 2  
Government Officer 1  
Gown Keeper 3m  
GPO Employee 3m  
Grate Builder 3m  
Grave Digger 5  
Grocer 2  
Groom 4  
Gunsmith 3m  
Hall Porter 4  
Handyman 3m  
Headmaster 2  
Head Porter 4  
Heating Engineer 3m  
Hairdresser 3m  
Hosier 2  
Hospital Attendant 4  
Hospital Orderly 4  
Hotel Keeper 2  
Hotel Plateman 4  
Hotel Porter 4  
Hotel Worker 4  
House Furnisher 3  
House Keeper 4  
Inkmake 4  
Inland Revenue Officer 2  
Inspector 3m



Inspector GPO 3nm  
Inspector of Police 2  
Inspector of Quarries 3nm  
Inspector of Travellers 2  
Inspector of Taxes 2  
Inspector of Weights and Measures 2  
Inspector of Works 3m  
Instructor 2  
Insurance Agent 3nm  
Insurance Broker 3nm  
Insurance Factor 3nm  
Insurance Inspector 1  
Insurance Manager 3nm  
Insurance Official 3nm  
Insurance Superintendent 1  
Insurance Surveyor 1  
Investigating Officer 2  
Irongresser 4  
Ironmonger 2  
Ironmoulder 3m  
Janitor 4  
Jeweller 3m  
Joiner 3m  
Journalist 1  
Kiln Burner 3m  
Laboratory Assistant 3nm  
Labourer 5  
Lather 3m  
Laundress 4  
Laundryman 4  
Law Agent 1

Law Clerk 3nm  
LDC Employee 4  
Leather Worker 3m  
Lecturer 2  
Letterpress Machineman 3m  
Librarian 2  
Lieutenant Colonel 1  
Lieutenant RN 1  
Lighthouseman 4  
Line Etcher 3m  
Linotype Operator 3m  
Litho Designer 3m  
Lithographer 3m  
Lithographic Artist 3nm  
Lorry Driver 3m  
Lorryman 4  
Macer (Scottish Courts) 3nm  
Machineman 4  
Machinist 4  
Major 1  
Maltman 4  
Manager 2  
Machineman 4  
Male Nurse 2  
Male Nurse Attendant 2  
Master Mariner 2  
Marine Engineer 3m  
Marine Engineer Officer 1  
Marine Officer 2  
Mason 3m  
Masseur 2



Mechanic 3m  
Mechanical Engineer 3m  
Medical Engineer X-Rays 3m  
Medical Radiographer 2  
Mercantile Marine Officer 2  
Messenger 5  
Meter maker 3m  
Miller 3m  
Millworker 4  
Mine Contractor 3m  
Mining Engineer 1  
Minister 1  
Missionary 1  
Monotype Caster 3m  
Monotype Operator 3m  
Motor Agent 2  
Motor Car Demonstrator 3nm  
Motor Contractor 2  
Motor Body Builder 3m  
Motor Bus Expert 3m  
Motor Driver 3m  
Motor Engineer 3m  
Motorman 3m  
Motor Mechanic 3m  
Motor Roller Driver 3m  
Museum Patrol 3nm  
Musician 3nm  
Music Teacher 2  
Navel Officer 2  
Newsagent 2  
Night Porter 4

Night Watchman 4  
Nurse 2  
Office Outfitter 3nm  
Oncost Worker 4  
Optician 2  
Organ Builder 3m  
Outfitter 3nm  
Overhead Wireman 3m  
Overseer 3m  
Packer 4  
Packing Case Maker 4  
Paint Merchant 2  
Painter 3m  
Paper Maker 3m  
Paper Ruler 3m  
Park Ranger 3nm  
Pattern Maker 3m  
Pawnbroker 2  
Pawnbroker's Assistant 3nm  
Petty Officer RN 3nm  
Photographer 3m  
Photographic Dealer 2  
Physical Director YMCA 2  
Piano Tuner 3m  
Picture Frame Maker 3m  
Pilot 2  
Pipe Layer 3m  
Pit Bottomer 3m  
Planer 3m  
Plasterer 3m  
Platelayer 4B



Plumber 3m  
Police Constable 3nm  
Police Inspector 2  
Police Sergeant 3nm  
Police Superintendant 2  
Porter 4  
Postman 3nm  
Postmistress 3nm  
Post Office Engineer 3m  
Post Office Inspector 3nm  
Post Office Worker 3nm  
Plasterer 3m  
Power Loom Turner 3m  
Preserve Manufacturer 2  
Presser 3m  
Printer 3m  
Printer's Machineman 4  
Printer's Overseer 3m  
Printer's Reader 3nm  
Prison Officer 3nm  
Process Engraver 3m  
Process Worker 4  
Professional Football Player 3m  
Provision Merchant 2  
Public Assistance Officer 2  
Public House Manager 2  
Publisher's Assistant 5  
Racing Manager 2  
Radio Dealer 2  
Radio Engineer 3m  
Radiographer 2

Radio Officer 3m  
Railway Guard 3m  
Railway Inspector 2  
Railway Servant 4  
Registrar 2  
R.S.M. 3nm  
Representative 3nm  
Research Officer 3nm  
Restaurateur 2  
Roadman 5  
Ropemaker 5  
Rubber Worker 3m  
Saddler 3m  
Sailor 3m  
Salesman 3nm  
Saleswoman 3nm  
Sales Manager 2  
Salvation Army Officer 2  
Sanitary Inspector 2  
Sausage Maker 3m  
Sawyer 3m  
Scavenger 5  
School Cleaner 5  
Schoolmaster 2  
SCPO Royal Navy 3nm  
Sculptor 2  
Seaman 3m  
Sergeant 3nm  
Sergeant Major 3nm  
Seaman 3m  
Secretary 3nm



Salesman 3nm  
Sales Manager 2  
School Board Officer 2  
Seedsman 2  
Sheet Metal Worker 3m  
Sheriff Officer 3nm  
Ships Broker 1  
Ship's Captain 2  
Ship's Keeper 5  
Ship's Master 2  
Ship's Officer 2  
Ship's Plater 3m  
Ship's Rigger 4  
Ship's Steward 3nm  
Shirt Cutter 3m  
Shoemaker 3m  
Shopkeeper 2  
Shopman 3nm  
Signalman 3m  
Skinner 3m  
Skipper 2  
Slater 3m  
Slaughterman 3m  
Soldier 3m  
Solicitor 1  
Sorting Clerk GPO 3nm  
Spirit Merchant 2  
Sports Dealer 2  
Stage Manager 2  
Stamp Dealer 2  
Stamper GPO 4

Stationer 2  
Steel Erector 3m  
Steel Fixer 3m  
Steel Worker 5  
Stereotyper 3m  
Steward 3nm  
Stillman 4  
Stocktaker 3nm  
Stoker 4  
Stoker RN 3m  
Storekeeper 3m  
Sub Editor 1  
Sub Postmaster 2  
Superintendant 2  
Superintendent of Police 2  
Superintendent of Washhouses 2  
Supervisor 3nm  
Surfaceman 4  
Surveyor 1  
Switchboard Attendant 3nm  
Tailor 3m  
Tailor's Cutter 3m  
Tapestry Weaver 3m  
Taxi Driver 3m  
Taxi Owner 3m  
Teacher 2  
Teacher of Art 2  
Tea Salesman 3nm  
Telegraphist 3nm  
Telegraph Engineer 3m  
Telephone Engineer 3m



Telephone Fitter 3m  
Telephone Linesman 3m  
Telephone Mechanic 3m  
Telephone Operator 3nm  
Teller 2  
Textile Designer 2  
Third Clerk 3nm  
Ticket Collector 4  
Ticket Inspector 3nm  
Ticket Writer 3m  
Tile Layer 3m  
Timber Agent 2  
Timber Merchant 2  
Time Keeper 3nm  
Tinsmith 3m  
Tobacco Buyer 3nm  
Tobacco Cutter 4  
Tobacconist 2  
Tool Maker 3m  
Trade Union Official 2  
Tramway Inspector 3nm  
Tramway Servant 4  
Tramway Superintendant 1  
Traveller 3nm  
Trawlerman 4  
Trawl Skipper 3m  
Turbine Driver 3m  
Upholsterer 3m  
Valuator 2  
Vanman 4  
Varnisher 3m

Vetinary Surgeon 2  
Violinist 3nm  
Vulcaniser 3m  
Waiter 3nm  
Warder 3nm  
Warehouseman 4  
Warrant Engineer RN 3nm  
Warrant Officer RAF 3nm  
Watchmaker 3m  
Watchman 5  
Weighing Machine Adjuster 3m  
Weighing Machine Maker 3m  
Wholesale Provision Merchant 2  
Wholesale Stationer 2  
Winder 3m  
Window Cleaner 4  
Window Dresser 4  
Wine and Spirit Merchant 2  
Wireless Instructor 2  
Wireless Operator 3m  
Wireworker 4  
Wool Machinist 3m  
Yardman 5  
Yarn Merchant 2  
[Female no occupation/retired]  
[Male no occupation/retired]



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1926-1927	Eighth Report	Cmd.2938
1927-1928	Ninth Report	Cmd.3185
1928-1929	Tenth Report	Cmd.3362
1929-1930	Eleventh Report	Cmd.3667
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- Q 27/5     1 file: Housing Progress Reports 1932-39
- Q 28       3 files, nos 1,2 and 3 - Housing and Sanitary Sub-committee Reports covering period 1919-1937

#### EDINBURGH CORPORATION FILES

##### KEY TO FILES

D Admin     Department of Administration Committee

H            Housing Committee

HTP          Housing and Town Planning Committee

PH           Public Health Committee

TrC          Treasurer's Committee

H    Box 2 119(18)    Bangholm H. Scheme 1/7/46

H    Box 2 218(1)    Housing Schemes under SDAA 1/2/22-31/12/28

H    Box 3            Wardie Housing    1/4/32-15/1/59

H    Box 4            Wardie Housing Area    1/5/31-30/1/58

H    Box 5 47(6)      H. Financial Reg. 1/1/36-31/12/38

H    Box 9            Housing (Scot.) Act 1935    1/5/36-31/3/37

H    Box 9            Housing (Scot.) Act 1935    1/1/47-30/9/56

H    Box 11 47(4)     H. Financial Reg. 11        1/1/30-30/3/33



H Box 11 47(5)	H. Financial Reg. 11 1/4/33-31/12/35
HTP Box 1 F 32	Houses for Working Classes 1919
HTP Box 1 F 3(1)	Housing Schemes, Homes for Working Classes 1920
HTP Box 2 3(5)	Houses for Working Classes 2/5/18-17/6/22
HTP Box 2 39(1)	Reconstruction of Old Buildings New Buildings, Add. Housing 26/2/19-31/12/21
HTP Box 2 39(8)	Reconstruction of Old Buildings 30/12/19-31/8/22
HTP Box 3 47(1)	Housing Financial Reg. 18/7/19-31/10/22
HTP Box 3 47(2)	Financial Reg. 1/11/22-30/5/25
HTP Box 3 47(3)	H. Financial Reg. 1/16/25-31/12/29
HTP Box 3 83	Advances in prices of materials 4/1919-31/12/23
HTP Box 4 1(1)	Gorgie H. Scheme 14/11/18-30/9/19
HTP Box 4 1(2)	Gorgie H. Scheme 1/10/19-28/2/20
HTP Box 4 1(3)	Gorgie H. Scheme 1/3/20-30/6/20
HTP Box 4 1(4)	Gorgie H. Scheme 1/7/20-30/11/20
HTP Box 4 1(5)	Gorgie H. Scheme 1/12/20-31/2/21
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HTP Box 6 248(1)	Bangholm H. Scheme Feus 21/1/22-30/12/23
HTP Box 7 6A(2)	Wardie H. Area 1/6/20-31/10/21

HTP Box 7 6A(1)	Wardie H. Area, Windlestrawlee 12/1906-6/3/20
HTP Box 7 18(1)	Housing Schemes - sale of houses (Housing Act 1919 Scheme) 5/1919-30/7/26
HTP Box 9 1(6)	Gorgie H. Scheme 1/4/21-30/9/21
HTP Box 9 1(7)	Gorgie H. Scheme 1/10/21-30/4/22
HTP Box 9 1(8)	Gorgie H. Scheme 1/5/22-30/11/22
HTP Box 9 1(9)	Gorgie H. Scheme 1/12/22-30/4/23
HTP Box 9 1(10)	Gorgie H. Scheme 1/5/23-31/12/23
HTP Box 9 1(11)	Gorgie H. Scheme 1/1/24-30/7/24
HTP Box 9 1(12)	Gorgie H. Scheme 1/8/24-31/8/25
HTP Box 9 1(13)	Gorgie H. Scheme 1/9/25-30/4/26
HTP Box 10 5(1)	Duddingston Estate, Abercorn Area 21/1/19-1/8/20
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PH Box 9 18(8)	Housing 1919 Act Scheme, Sale of Houses 1/12/32-31/12/32
PH Box 9 1(18)	Gorgie H. Area 1/4/32
PH Box 9 5(11)	Abercorn H. Scheme 1/6/30-31/5/42
PH Box 28 247(3)	Gorgie H. Area Feus 1/1/30-31/12/32
PH Box 28 247(4)	Gorgie H. Area Feus 1/1/33-30/11/33
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PH	Box 31 313(1)	Housing (Scot) Act 1935 7/1935-31/10/35
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